UNITED STATES DEPARTMENT OF AGRICULTURE

Bureau of Agricultural Economics

STUDY OF FSA STANDARD LOAN RR BORROWERS: REGION X

Part I. Characteristics of Borrowers, Progress of Borrowers, and Action for Rehabilitation

Tabulated Data for Administrative Use Only

Washington, D. C.

September 1941

INTRODUCTION

This set of tabular data with brief explanatory text is intended to make available for administrative use the results of the first tabulations from the study of Farm Security Administration standard loan rural rehabilitation borrowers. It is planned to make the results of additional tabulations available in a comparable form, prior to a more complete analysis and any formal report for general distribution. This study was made in each of the 12 FSA regions by the Bureau of Agricultural Economics with the assistance of a Nation-wide WPA project and was initiated at the request of the Farm Security Administration.

Purpose of study.- The study was designed to utilize existing records for standard loan rural rehabilitation borrowers (1) to determine the characteristics of borrowers at the time of entering the RR program, their experience during the year before entry, and the trends in types of borrowers selected, (2) to determine the progress of the borrowers since entering the RR program, (3) to analyze the action taken to facilitate rehabilitation, and (4) to analyze the factors associated with success or failure in rehabilitation.

The sample.- In Region X, 1,068 borrowers were studied. The sample represents approximately 20 percent of all standard loan RR borrowers in the region whose first standard RR loan was authorized between March 1, 1936 and February 28, 1939 and who, in addition, had not received an emergency loan before March 1, 1936.

Source of data.- All data were obtained from records already available in the regional FSA office; there were no personal interviews with borrowers nor was there any checking back to the county offices. Records consulted included the following: Kardex; application for initial loan; farm and home plans, including "report of last year's business;" leases; debt-adjustment forms; and grant, loan, and collection records, including loan agreements and extensions or renewals, and correspondence.

To the extent that the available records permitted for the period covered by the study, data were obtained for both plan and performance for each year after the borrower's entry on the standard RR program as well as for performance during the year before entry on the program. No record of performance for the farm and home activities after entry on the program was available for 22.4 percent of the sample borrowers in Region X for whom such a record was expected; this percentage excludes those for whom no record was expected because the borrower received the first loan too late to complete a crop year before the end of the period covered by this study.

A borrower was considered as having a record of performance after entry on the program if a farm and home plan was available which was made out some time after the first standard loan was received. Eighty-one percent of the borrowers for whom no record of performance was available, although expected, had received only one standard loan. Loan, collection, and grant data were, of course, available for all borrowers but such data were not considered as constituting a record of performance for the purposes of the study.

Because of the changes made in some of the forms used by FSA during the period covered by the study, certain items such as actual family operating expenses and actual net cash income were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.- Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RR borrowers has not been sampled. The sample differs in these ways:

(1) The progress reports include borrowers regardless of when the first standard loan was received but this study included only those whose first standard loan was authorized between March 1, 1936 and February 28, 1939.

(2) The progress reports include standard loan borrowers without regard to whether or not they received emergency loans at any time but this study excluded any borrower who received an emergency loan before March 1, 1936.

(3) The progress reports include only borrowers in active status at the time of the report but 11.3 percent of the borrowers included in this study for Region X were no longer active by February 28, 1939.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, is available for only 67.3 percent of the borrowers in the sample for the study and for only 77.6 percent of the borrowers for whom a record of change was expected. It is therefore not known whether the borrowers for whom no record of change was available, although expected, had more progress, more failure, or about the same change as those for whom records of change were available for this study. In contrast, the progress reports secure a record of performance after entry on the program for all borrowers sampled because the data are secured by the county offices.

A borrower was counted as having a record of performance after entry on the program if a form and loan plan was available and was sent out some time after the first standard loan was received. Eighty-one percent of borrowers for whom at record of performance was available, although only one standard loan, notification, and [illegible] loan data were, of course, available for all borrowers but such data were not considered as constituting a record of performance for the purpose of the study.

Because of the [illegible] errors made in some of the forms used by FSA during the period covered by the study, certain items such as actual family operating income and actual net cash income were available from the records for only a part of the borrowers, while data for still other items, such as certain types of livestock, were not comparable on all the forms which were the source of information.

Precautions necessary in use of tabulated data.- Perhaps the first precaution necessary in the use of the information from this study is to recognize that the data are not comparable with the FSA annual progress reports because the same group of FSA standard loan RC borrowers has not been used [illegible]. The sample differs in three ways:

(1) The progress reports include borrowers regardless of when the standard loan received but this study included only those where first standard loan was active between March 1, 1936 and February 28, 1937.

(2) The progress reports include standard loan borrowers without regard to whether or not they received emergency loan, but this study excluded any borrower who received an emergency loan before March 1, 1936.

(3) The progress reports include only borrowers in active status at the time of the report but 12.3 percent of the borrowers included in this study were for longer active by February 28, 1937.

A second precaution is to recognize that information about change in economic and social status, progress and failure since entry on the program, was available for only 67.3 percent of the borrowers in the sample for the study and, for only 77.6 percent of the borrowers for whom change was expected. It is not known if the borrowers for whom no record of change was available, through expected, but more probably, were failure, or about the [illegible] change in those for whom records of change were available. In contrast, the progress reports assume a record of performance after entry on the program for all borrowers and include the data as reported by the county offices.

Farm Security Administration policy, administrative procedures, changes in price levels and "acts of God" such as drought are all reflected in the tabulated data.

Types of tables presented.- This set of tabulated data includes the following subjects: Social characteristics, tenure, size of farm and crop production, receipts, expenditures, net worth, assets, liabilities, loans, repayments, grants, and debt adjustment. These tables show what the borrowers were like and what they did before entering the standard RR program, what they did after entry on the program and how they progressed, and what action of a financial nature was given by FSA to implement the rehabilitation process.

Tabulations for the analysis of factors associated with progress or failure will be the subject of another set of tables.

Most of the tables showing what the borrowers were like and what they did before entering the program were tabulated by States or by the period in which the borrowers received their first standard loan or by both States and periods. Tables showing what the borrowers did after entry on the program and how they changed were tabulated for the region as a whole, and by the number of crop years between the first standard loan and the time of the last record after entry on the program.

This study was directed by Olaf F. Larson. Data were transcribed in Region X by WPA workers supervised by Samuel R. Combs, project supervisor, and Lincoln C. Tisdale, regional supervisor. Tabulations were supervised by Franklin M. Aaronson, assisted by Dorothy F. McCamman and John C. Alston. Roy L. Roberts assisted in the preparation of the explanatory text and Fred L. Garlock and George Y. Jarvis collaborated in the analysis of certain tables on financial items.

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Sample Studied

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1/ "By periods" refers to period during which borrower received first standard RR loan.

2/ "By number of crop years" refers to number of crop years between first standard RR loan and last available record of performance after entry on standard RR program.

Note: A table is for the region, without a breakdown by States, periods, crop years or other controls unless the title indicates otherwise.

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2/ "By number of crop years" refers to number of crop years between first short-term RR loan and last date when record of performance after entry was studied (7 years).

Note: A table is for the region, or block's, breakdown by States, periods, crop years or other characteristics as the case may be, in individual cases.

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SUMMARY - SELECTED STATISTICS

Number of borrowers in sample: 1,065

Number of borrowers with a record of performance after entry in 4H: 721

Borrowers still active two to three years after first loan: 71 percent

Persons under 16 years of age as percent of all persons in households of borrowers: 41 percent

Median number of persons in household: 4.6

Most common family composition: (1) husband, wife, and 3 or more children under 16 and (2) husband, wife, 2 or more children under 16 and 1 or more 16 or older

Median age of household head: 42

Median grade finished by household head: 8.6

Households including male youths (nonheads) aged 16 to 24: 23 percent

Borrowers who were full or part owners during year before first loan: 47 percent

Borrowers who were full or part owners during last year of record: 47 percent

Median size of farm during year before first loan for borrowers having farms: 355 acres

Median size of farm during last year of record: 360 acres

Median acres in crops during year before first loan for borrowers who had land in crops: 97 acres

Median acres in crops during last year of record: 107 acres

Borrowers reporting gardens during year before first loan: 22 percent

Borrowers reporting gardens during last year of record: 36 percent

Median cash receipts during year before first loan: $733

Median change in cash receipts: $125

Borrowers reporting an increase in cash receipts: 58 percent

Median cash receipts from farm during year before first loan for borrowers with such receipts: $595

Median change in cash receipts from farm for borrowers who had such receipts during year before first loan: $66

Most common major source of receipts during year before first loan: (1) livestock and produce, (2) off-farm work

Most common major source of receipts during last year of record: (1) livestock and produce, (2) crop sales

Borrowers with some receipts from off-farm work during year before first loan: 61 percent

Borrowers with some receipts from off-farm work at time of last record: 60 percent

Borrowers with receipts from AAA during year before first loan: 30 percent

Borrowers with receipts from AAA during last year of record: 49 percent

Median cash family-operating expenditures during year before first loan: [illegible]

Median cash family-operating expenditures during last year of record: [illegible]

Median net worth at time of first loan: $1,186

Median net worth, excluding equity in farm real estate, at time of first loan: $729

Median change in net worth: -$30

Median change in net worth, excluding equity in farm real estate: -$134

Borrowers reporting an increase in net worth: 48 percent

Borrowers reporting an increase in net worth, excluding equity in farm real estate: 42 percent

Median value of assets at time of first loan: $2,377

Median liabilities at time of first loan: $881

Median change in liabilities: $971

Borrowers with no cows or other cattle at time of first loan: 35 percent

Borrowers with no cows or other cattle at time of last record: 2 percent

Borrowers with no hens or other poultry at time of first loan: 14 percent

Borrowers with no hens or other poultry at time of last record: 7 percent

Borrowers with no sows or other hogs at time of first loan: 62 percent

Borrowers with no sows or other hogs at time of last record: 35 percent

Borrowers with no work stock at time of first loan: 31 percent

Borrowers with no work stock at time of last record: 11 percent

Borrowers with tractors at time of first loan: 34 percent

Borrowers with tractors at time of last record: 5[illegible] percent

Borrowers on program from two to three years receiving more than 1 standard loan: 74 percent

Most important major purposes of loans: (1) [illegible] and poultry, (2) [illegible], (3) [illegible]

Borrowers receiving grants some time between [illegible] and February 1[illegible]: 47 percent

Borrowers having debts reduced through 1[illegible]: [illegible] percent

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Region X

Tables 1, 2, and 3

About one-third of the 1,068 borrowers in the sample lived in each of the three States. Over two-fifths of the borrowers entered the standard-loan RR program during the first period covered by the study (March 1, 1936-February 28, 1937) less than one-fifth entered the program during the second period (March 1, 1937-February 28, 1938); and nearly two-fifths entered during the third period (March 1, 1938-February 28, 1939).

Of the borrowers for whom some record of performance in farm and home activities after entry on the program was expected, a record was not available for 22 percent. The last available record of performance during the period covered by the study applied to the first crop year after the first standard loan for 38 percent of the borrowers, to the second crop year after the first standard loan for 17 percent, and to the third crop year after the first standard loan for 23 percent.

The relation between the period of first standard loan and the crop year after the first loan to which the last record of performance applies is shown by table 3. For example, only borrowers entering the program during the first period can have a record of performance applying to the third crop year after the first loan, although some of the first period borrowers have a last record applying to the first or second crop year after the first loan or have no record of performance after entry on the program. Borrowers entering the program during the third period cannot have a record of performance except for the first crop year after the first standard loan.

All of the 209 borrowers with records for the third crop year after the first loan had entered the program during the first period and the performance reported covers the 1938 crop. From table 3 and supplementary data it is known that of the 158 borrowers with last records for the second crop year after the first loan, 78 entered the program during the first period; the performance of 76 covers the 1937 crop and the performance of 2 covers the 1938 crop; while 80 entered during the second period and performance covers the 1938 crop. Of the 352 borrowers whose last records applied to the first crop year after the first standard loan, 60 entered the program during the first period and have records covering the 1936 crop, 80 entered during the second period, and 212 during the third period. Performance of the second period group covers the 1937 crop for 19 borrowers and the 1938 crop for 61 while all of the third-period borrowers have records including the 1938 crop.

Thus of the 719 borrowers with a record of performance after entry on the standard-loan program, the last record covers the 1938 crop for 564 or 78.5 percent, the 1937 crop for 95 or 13.2 percent, and the 1936 crop for 60 or 8.3 percent.

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Bureau of Agricultural Economics
Study of FSA Standard Loan RR Borrowers

September, 1941
Region X

Table 1.-BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 7/1/26-2/28/27	3/1/27-2/28/28	3/1/38-2/28/39
	Number	Number	Number	Number
Montana	393	189	43	161
Wyoming	342	109	87	146
Colorado	333	158	68	107
Total, all States	1,068	456	198	414
	Percent	Percent	Percent	Percent
Montana	100.0	48.1	10.9	41.0
Wyoming	100.0	31.9	25.4	42.7
Colorado	100.0	47.5	20.4	32.1
Total, all States	100.0	42.7	18.5	38.8

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

Note: In the explanatory text the periods of first standard loan are referred to as the first, second, and third periods, respectively.

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Exhibit A

Table 2 - BORROWERS IN SAMPLE: Number and percentage of borrowers classified by number of crop years between first standard RR loan and last available record on performance after entry on standard RR program, by States 1/

Borrowers' State of residence at time of first standard loan	Total borrowers	Borrowers by number of crop years between first loan and last record: No record after first loan: On program less than 1 crop year 2/	On program 1 crop year or more 3/	1 year	2 years	3 years
	Number	Number	Number	Number	Number	Number
Montana	303	59	72	121	56	85
Wyoming	42	55	30	106	65	61
Colorado	323	28	64	125	53	65
Total, all States	1,368	142	207	352	158	209
	Percent	Percent	Percent	Percent	Percent	Percent
Montana	100.0	XXX	21.6	36.2	16.8	25.4
Wyoming	100.0	XXX	24.7	35.9	17.1	22.1
Colorado	100.0	XXX	21.0	40.9	17.4	20.7
Total, all States	100.0	XXX	22.4	37.9	17.1	22.6

1/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. The same borrower with the last plan dated between September 1, 1936 and August 31, 1938 was considered as having the last record 2 crop years after the first loan and if the last plan was dated between September 1, 1938 and August 31, 1939, the last record was 3 crop years after the first loan.

2/ No record after first loan expected because first standard loan was received after August 31, 1938.

3/ Includes 19 borrowers whose status was "paid up" or "inactive" by end of period of first standard loan and who were not subsequently authorized another loan before February 28, 1939.

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Region X

Table 3 -BORROWERS IN SAMPLE: Number and percentage of borrowers in sample classified by period of first standard loan 1/ and by number of crop years 2/ between first standard loan and last available record of performance after entry on standard RR program, by States

Borrowers State of residence at time of first standard loan	Total borrowers	Borrowers receiving first standard loan between 3/1/36 and 2/28/37					Borrowers receiving first standard loan between 3/1/37 and 2/28/38					Borrowers receiving first standard loan between 3/1/38 and 2/28/39				
				Crop years between first loan and last record					Crop years between first loan and last record					Crop years between 1st loan and last record		On program less than 1 crop year 3/
		Total		No record after first loan	1	2	3	Total		No record after first loan	1	2	Total		No record after first loan	1	
	No	No	Pct.	Pct.	Pct	Pct	Pct	No.	Pct.	Pct.	Pct	Pct	No	Pct.	Pct.	Pct	No.
Montana	393	189	100.0	19.6	12.2	23.3	44.9	43	*	*	*	*	102	100.0	25.5	74.5	59
Wyoming	342	109	100.0	24.8	7.3	11.9	56.0	87	100.0	21.8	36.8	41.4	91	100.0	27.5	72.5	55
Colorado	333	158	100.0	28.5	18.4	13.3	39.8	68	100.0	14.7	38.2	47.1	79	100.0	11.4	88.6	28
Total, all States	1,068	456	100.0	23.9	13.2	17.1	45.8	198	100.0	19.2	40.4	40.4	272	100.0	22.1	77.9	142

* Percentage not computed on a base of fewer than 50 cases.

1/ Period of first standard loan is the period during which first standard RR loan was authorized.

2/ Number of crop years is determined by the interval between the date of the farm and home plan (RR14) made out by the borrower and the county supervisor at the time of application for the first standard RR loan and the date of the last farm and home plan filled out after entry on the standard RR program. For example, a borrower whose first plan was dated between March 1, 1936 and August 31, 1936 and whose last plan was dated between September 1, 1936 and August 31, 1937 was considered as having the last record 1 crop year after the first loan. The same borrowers with the last plan dated between September 1, 1937 and August 31, 1938 was considered as having the last record 2 crop years after the first loan and if the last plan was dated between September 1, 1938 and August 31, 1939, the last record was 3 crop years after the first loan.

3/ No record after first loan expected because first standard loan was received after August 31, 1938.

Table 4.--STATUS: Number and percentage of borrowers classified by status on February 28, 1939, by period of first standard RR loan

Status of borrowers on February 28, 1939	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Active 1/	948	86.8	[illegible]	95.5	98.6
Paid up 2/	72	6.7	13.4	2.5	1.4
During period of first loan	19	1.8	2.6	0.5	1.4
After period of first loan	53	4.9	10.8	2.0	---
Inactive 3/	48	4.5	9.6	2.0	---
Total	[illegible]	100.0	[illegible]	100.0	100.0
Number reporting	1,[illegible]		[illegible]	198	414

1/ A borrower was considered active if the amount repaid was less than the amount received from FSA and the case was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount repaid to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Note: A comparable table is also available for each State in the region.

Eighty-nine percent of the borrowers were still active at the close of the period of study (February 28, 1939); nearly 7 percent were paid-up and the balance of 4 percent were inactive. The majority of the paid up and inactive borrowers had entered the program during the first period. Two percent paid up during the same period the first loan was received and did not come back for another loan.

Seven of the 72 paid up borrowers and 41 of the 48 inactive borrowers were liquidated by a public sale.

[illegible]

Table 5.-STATUS: Number and percentage of standard RR borrowers classified by status on February 28, 1939, by States

Status of borrower on February 28, 1939	Total borrowers		Borrowers' State of residence on date of first approved loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Active 1/	948	88.8	92.0	92.4	80.8
Paid up 2/	72	6.7	4.6	5.0	11.1
During period of first loan	19	1.8	1.8	0.6	3.0
After period of first loan	53	4.9	2.8	4.4	8.1
Inactive 3/	48	4.5	3.4	2.6	8.1
Total	1,068	100.0	100.0	100.0	100.0
Number reporting	1,068		393	342	333

1/ A borrower was considered active if the amount owed was less than the amount received from FSA and he was not classified by FSA as inactive.

2/ A borrower was considered paid up if the amount owed to FSA equalled or exceeded the amount received, unless the case had been classified as inactive by FSA.

3/ A borrower was considered inactive if classified as such by FSA.

Colorado had more than twice as large a proportion of paid-up cases as did the other two States; it also had more than three times the percentage of inactives as did Wyoming; and nearly three times the percentage of inactives that Montana had. Only 81 percent of the Colorado borrowers were active on February 28, 1939 as compared to 92 percent for the other two States.

Of the 7 paid-up borrowers liquidated by public sale, 5 were in Colorado and 2 in Wyoming. Of the 41 inactive borrowers so liquidated, 22 were in Colorado, 10 in Montana, and 9 in Wyoming.

Table 4.--AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard RR loan, by age and sex, by period of first standard loan

Age at time of first standard loan	Total persons			Persons in households of borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38			3/1/38-2/28/39		
	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	12.3	6.8	5.5	13.2	7.0	6.1	12.4	6.6	5.6	11.3	6.5	4.8
5 to 9	13.0	6.2	6.8	12.5	6.3	6.2	14.1	5.9	8.2	12.9	6.9	6.0
10 to 14	13.0	6.2	6.8	12.[illegible]	6.[illegible]	6.1	14.[illegible]	7.0	7.0	12.2	6.[illegible]	6.[illegible]
15	2.6	1.5	1.1	2.5	1.6	0.9	2.9	1.7	1.2	2.5	1.3	1.2
Total, under 16	40.9	20.7	20.2	41.0	21.5	19.5	44.2	22.0	22.0	38.9	21.4	17.5
16 to 24	16.8	8.8	8.0	18.5	9.2	9.3	13.8	6.6	7.2	16.5	9.4	7.1
25 to 34	13.7	7.4	6.3	13.1	7.3	5.8	12.4	5.7	6.7	15.2	8.7	6.5
35 to 44	11.7	6.0	5.7	11.8	5.9	5.9	12.0	6.8	5.2	11.3	5.6	5.7
45 to 54	10.5	5.9	4.6	10.4	5.8	4.6	11.4	6.4	5.0	10.3	5.9	4.4
55 to 64	4.9	3.3	1.6	4.3	2.9	1.4	4.5	2.8	1.7	5.8	4.0	1.8
65 and over	1.5	1.1	0.4	0.9	0.8	0.1	1.7	1.1	0.6	2.0	1.4	0.6
Total	100.0	53.2	46.8	100.0	53.4	46.4	100.0	51.4	48.4	100.0	56.0	44.0
Number of persons reporting age 2/	3/ 4,617			2,004			889			1,724		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.

2/ Exclusive of 72 persons whose age was unknown.

3/ Based upon 1,056 borrowers reporting age data for household members, out of the 1,063 borrowers in the study.

Note: A comparable table is also available for each State in the region.

Of all persons in households of borrowers at the time of the first standard loan, 41 percent were under 16 and 1.5 percent were 65 and over. The youth group aged 16 to 24 comprised 17 percent of all persons. Males aged 16 to 64 were less than one-third of all persons, being 31 percent of the total.

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Table 7.--AGE AND SEX DISTRIBUTION: Number and percentage of all persons in households of borrowers at time of first standard FH loan, by age and sex, by States

Age at time of first standard loan	Total persons			Persons in households of borrowers by State of residence at time of first standard loan: Montana			Wyoming			Colorado		
	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female	Total 1/	Male	Female
	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
Under 5	12.3	6.8	5.5	12.6	6.7	5.9	11.6	6.3	5.2	12.8	7.2	5.5
5 to 9	13.0	6.2	6.8	12.6	6.6	6.0	13.4	6.5	6.9	13.0	5.4	7.6
10 to 14	13.0	6.2	6.8	13.2	7.3	5.9	12.2	6.7	5.5	13.5	7.4	6.0
15	2.6	1.5	1.1	2.4	1.4	1.0	2.5	1.3	1.2	2.8	1.8	1.0
Total, under 16	40.9	20.7	20.2	40.8	22.0	18.8	39.7	20.8	18.8	42.1	21.8	20.1
16 to 24	16.8	8.8	8.0	17.7	9.7	8.0	17.2	8.5	8.7	15.4	7.8	7.6
25 to 34	13.7	7.4	6.3	13.9	7.2	6.7	12.0	7.4	5.4	14.5	7.7	6.8
35 to 44	11.7	6.0	5.7	11.0	6.0	5.0	12.0	5.6	6.4	12.1	6.3	5.8
45 to 54	10.5	5.9	4.6	10.1	5.7	4.4	11.8	6.7	5.1	9.9	5.5	4.4
55 to 64	4.9	3.3	1.6	5.0	3.2	1.8	5.0	3.7	1.3	4.6	3.0	1.6
65 and over	1.5	1.1	0.4	1.5	1.2	0.3	1.5	1.1	0.4	1.6	0.9	0.5
Total	100.0	53.2	46.8	100.0	55.0	45.0	100.0	53.8	46.1	100.0	53.2	46.8
Number of persons reporting age 2/	3/ 4,617			1,775			1,404			1,438		

1/ Total includes all persons for whom age was known, regardless of whether sex was known.

2/ Exclusive of 72 persons whose age was unknown.

3/ Based upon 1,056 borrowers reporting age data for household members, out of the 1,066 borrowers in the study.

Colorado had the largest percentage of persons under 16 in households of borrowers and the smallest percentage in the youth group aged 16 to 24. Differences between States were not marked for persons aged 65 and over or for males aged 16 to 64.

Table 8.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by period of first standard loan

Number of persons in household at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between 1/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
1	42	4.0	4.0	1.5	5.1
2	160	15.1	13.7	12.2	18.0
3	199	18.8	20.0	17.3	18.4
4	200	19.0	17.7	21.9	18.9
5	180	17.0	18.2	20.3	14.1
6	112	10.6	9.1	10.7	12.2
7	64	6.0	6.0	9.1	4.6
8	49	4.6	5.5	2.5	4.6
9	22	2.1	2.4	2.0	1.7
10	16	1.5	1.8	1.5	1.2
11 and over	14	1.3	1.6	1.0	1.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,058		451	197	410
Number not reporting	10		5	1	4
Median number of persons in household	4.6		4.7	4.9	4.5

Note: A comparable table is also available for each State in the region.

The median size of household was 4.6 persons; the median was largest, 4.9 persons, for second-period borrowers and smallest, 4.5 persons, for third-period borrowers. Families of 3, 4, or 5 persons made up 55 percent of the total, while those of 1 and 2 persons were 19 percent and those of 6 or more persons were 26 percent. Large families of 8 or more persons were most common in the first period and small families of 1 and 2 persons were most common in the third period.

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Table 9.--SIZE OF HOUSEHOLD: Number and percentage of borrowers classified by number of persons in household at time of first standard RR loan, by States

Number of persons in household at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
1	42	4.0	3.3	5.3	3.4
2	160	15.1	13.7	18.0	13.8
3	199	18.8	17.8	19.5	19.3
4	200	18.9	17.8	19.5	19.5
5	180	17.0	19.6	13.9	17.1
6	112	10.6	11.2	10.1	10.4
7	64	6.1	5.9	5.9	6.4
8	49	4.6	5.1	3.6	5.2
9	22	2.1	2.0	1.5	2.8
10	16	1.5	2.3	0.6	1.5
11 and over	14	1.3	1.3	2.1	0.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,058		393	338	327
Number not reporting	10		—	4	6
Median number of persons in household	4.6		4.9	4.4	4.7

Montana borrowers had the largest median size of household, 4.9 persons, and Wyoming had the smallest, 4.4 persons.

Table 10.-FAMILY COMPOSITION: Number and percentage of borrowers classified by family composition at time of first standard RR loan

Family composition at time of first standard loan	Total borrowers	
	Number	Percent
Normal families	930	88.8
Husband - wife; 2 persons	137	13.1
Husband - wife, 1 child under 16; 3 persons	127	12.1
Husband - wife; 2 children under 16; 4 persons	114	10.9
Husband - wife; 3 or more children under 16; 5 or more persons	194	18.5
Husband - wife, 1 or more persons 16 or older; 3 or more persons	86	8.2
Husband - wife, 1 child under 16 and 1 or more persons 16 or older; 4 or more persons	92	8.8
Husband - wife, 2 or more children under 16 and 1 or more persons 16 or older; 5 or more persons	180	17.2
Broken families 1/	62	5.9
Nonfamily types 2/	56	5.3
Total reporting	1,048	100.0
Number not reporting	20	

1/ Male or female without spouse but with 1 or more children

2/ Single head only or single head and another person or persons of same sex.

Normal families were characteristic of standard loan borrowers, as only 11 percent were not of this type. Two-thirds, 67.5 percent, of the families were normal families and had 1 or more children under 16. One-third of the families, 34 percent, were normal and had 1 or more persons aged 16 or older. About one-fourth, 26 percent, had children under 16 and persons - usually children - aged 16 and older.

Table 11.-AGE OF HEAD: Number and percentage of borrowers classified by age of household head at time of first standard RR loan, by States

Age of household head	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
16 to 24	55	5.3	4.7	5.7	5.6
25 to 34	279	26.9	26.3	25.6	28.7
35 to 44	269	25.9	26.2	23.8	27.8
45 to 54	270	26.0	28.2	27.4	24.4
55 to 64	140	13.5	13.5	14.8	12.2
65 and over	25	2.4	3.1	2.7	1.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,038		384	332	320
Number not reporting	30		7	10	13
Median age of household head	41.9		42.2	42.8	40.6

The median age of borrowers was 42 years. About 5 percent were under 25 and 16 percent were aged 55 and over. Colorado had the lowest median age, the smallest percentage aged 55 and over and the largest percentage under 35.

Table 12 - EDUCATION OF HEAD: Number and percentage of borrowers classified by highest grade of school finished by household head at time of first standard RR loan, by States

Highest grade finished	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
None	28	3.1	3.5	2.6	3.1
1 to 3	19	2.1	1.9	1.7	2.8
4 to 5	66	7.3	8.5	6.3	6.9
6	43	4.7	4.4	4.3	5.5
7	48	5.3	6.9	5.6	3.1
8	399	43.8	44.5	42.2	44.6
9	59	6.5	5.0	6.6	8.0
10	63	6.9	5.7	7.9	7.3
11	29	3.2	3.2	3.6	2.8
12	112	12.3	11.0	13.9	12.1
13 or more	44	4.8	5.4	5.3	3.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	908		317	302	289
Number not reporting	160		76	40	44
Median grade finished by household head	8.6		8.6	8.7	8.6

Less than one-fourth, 22.5 percent, of the heads failed to complete the eighth grade, 44 percent stopped after finishing the eighth grade, and 17 percent completed the twelfth grade. Five percent completed 1 or more years of college. The median grade finished was 8.6. Wyoming borrowers had a little advantage in education over borrowers in the other two States.

Table 13.—EDUCATION BY AGE OF HEAD: Number of borrowers classified by highest grade of school finished and by age of household head at time of first standard RR loan

Highest grade finished	Total borrowers	Age of head: 18 to 24	25 to 34	35 to 44	45 to 54	55 to 64	65 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number
None	28	1	6	5	3	9	1	3
1 to 3	19	—	1	5	9	4	—	—
4 to 5	66	—	12	13	23	17	1	—
6	42	1	6	13	13	9	1	—
7	48	1	13	18	9	7	—	—
8	397	22	103	95	112	51	14	—
9	59	9	11	19	14	6	—	—
10	63	5	23	22	8	5	1	—
11	29	2	11	7	6	3	—	—
12	112	9	51	24	21	7	—	—
13 or more	44	1	17	13	9	2	2	—
Unknown	160	4	26	35	42	20	5	27
Total	1,066	55	279	269	270	140	25	30
Median grade finished by household head	8.6	9.1	8.9	8.7	8.5	8.3	*	*

* Median not computed on fewer than 50 cases.

Note: A comparable table is also available for each State in the region.

This table shows the relation between age and education. The median grade finished is highest for the youngest heads and lowest for the oldest.

Table 14.--NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RH loan, by period of first standard loan

Number of male youths aged 16 to 24	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-[illegible]	[illegible]/1/37-[illegible]	3/1/38-[illegible]
	Number	Percent	Percent	Percent	Percent
None	[illegible]	3[illegible].7	[illegible]	[illegible]	[illegible]
1	161	15.5	15.0	16.7	15.3
2	66	6.3	7.2	4.2	6.4
3 or more	16	1.5	1.8	0.5	1.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	[illegible]		[illegible]		
Not reporting	26		1[illegible]	[illegible]	10

[illegible] A comparable table is also available for each state in the region.

[illegible] of [illegible] youths (other than the standard [illegible]) [illegible] to [illegible] in each youth in 15.5 percent of the households, 2 in 6.3 percent, and 3 or more in 1.5 percent.

TABLE 12.—NUMBER OF MALE YOUNG [illegible] Number and percentage of borrowers classified by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RE loan, by States

Number of male youths aged 16 to 24	Total borrowers		Borrowers' State of residence at time of first standard loan		
	Number	Percent	Montana Percent	Wyoming Percent	Colorado Percent
None	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
1	65	15.5	18.1	12.3	16.5
2	66	6.3	7.3	5.7	5.9
3 or more	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	[illegible]		386	[illegible]	[illegible]
Number not reporting		24	7	9	18

Wyoming had the smallest proportion of households with male youths (other than the homeowner head) aged 16 to 24 and Montana had the largest proportion.

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Table 16 -YEARS ON FARM: Number and percentage of borrowers classified by number of years resident on farm to be operated during crop year of first standard RE loan

Years on farm to be operated	Number	Percent
Less than 1	[illegible]	[illegible]
1 but less than 2	22	20.2
2 or more	[illegible]	[illegible]
Total reporting	349	100.0
Number not reporting	[illegible]	

Thirty-nine percent had lived less than 2 years on the farm to be operated during the crop year in which they received their first standard loan; 19 percent had been on this farm less than 1 year. This information was known for only about one-third of the borrowers in the study.

Table 17. TIMES CHANGED FARMS: Percentage of borrowers classified by number of times changed farms since first standard RR loan and before February 28, 1939, by period of first standard loan 1/

Number of times changed farms	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
0	85.5	92.2	99.2
1	12.1	6.8	0.8
2	1.6	---	---
3	0.8	---	---
4 or more	---	---	---
Total	100.0	100.0	100.0
Number reporting	379	133	369
Number not reporting	77	6	45

1/ Inasmuch as the last available record for a large proportion of the borrowers was filled out before February 28, 1939, the number of changes reported in this table is an underestimation of the total moves between the time of receiving the first standard RR loan and February 28, 1939.

Note: A comparable table is also available for each State in the region.

One in 7, 14.5 percent, of the first-period borrowers changed farms after entry on the program and before February 28, 1939; most frequently there was just one change. Seven percent of the second-period borrowers had changed farms, just once in all cases.

Table 18.-TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Full owner	270	26.4	26.9	20.6	29.1
Part owner 2/	205	20.2	14.8	25.9	23.5
Tenant	401	39.4	45.1	36.6	34.4
Cropper	7	0.7	0.2	2.6	0.3
Hired or unpaid farm laborer	78	7.7	6.2	9.0	8.8
Nonfarm	55	5.4	6.8	5.3	3.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,016		439	189	388
Number not reporting	52		17	9	26

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A comparable table is also available for each State in the region; a table showing the type and length of lease is available for 152 borrowers reporting lease data out of the 613 borrowers who rented land.

Almost one-half of the borrowers, 47 percent, owned all or part of the farm operated during the year before entry on RR. Forty percent were tenants, 8 percent were farm laborers, and 5 percent were not in agriculture during the major part of the crop year. The percentage of borrowers accepted who were owners increased from 42 percent in the first period to 53 percent in the third. The percentage who were tenants decreased from 45 to 34 percent. The percentage of borrowers who had been "nonfarm" also decreased while the farm laborers tended to increase in proportion.

Table 19.--TENURE STATUS YEAR BEFORE RR: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by States 1/

Tenure status year before first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Full owner	270	26.6	26.7	35.6	17.1
Part owner 2/	205	20.2	21.1	31.0	7.9
Tenant	401	39.4	42.3	22.7	53.6
Cropper	7	0.7	---	1.2	0.9
Hired or unpaid farm laborer	78	7.7	3.5	6.1	14.2
Nonfarm	55	5.4	6.4	3.4	6.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,016		374	326	316
Number not reporting	52		19	16	17

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Note: A table showing the type and length of lease is available for the 152 borrowers reporting lease data out of the 513 borrowers who rented land.

Owners were most frequent in Wyoming, where two-thirds of the borrowers owned all or part of the farm operated during the year before the first standard loan as compared to 48 percent in Montana and 25 percent in Colorado. The largest percentage of tenants was found in Colorado, 54 percent, and the smallest was in Wyoming, 23 percent. Colorado also had the largest percentage of farm laborers; Montana had the smallest. Wyoming had the fewest borrowers who had been "nonfarm."

Table 20.-TENURE STATUS LAST RR RECORD: Number and percentage of borrowers classified by tenure status during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Tenure status during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Full owner	170	23.9	23.2	23.6	25.0
Part owner 2/	165	23.2	25.4	23.6	19.2
Tenant	374	52.5	50.7	52.8	55.3
Cropper	3	0.4	0.6	---	0.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	712		347	157	208
Number not reporting 3/	7		5	1	1

1/ Tenure status is that held during major part of last crop year of record.

2/ A part owner rents part and owns part of the farm operated.

3/ May include an occasional borrower with other than farm-operator status but exclusive of 349 borrowers with no record after entry on RR program.

Note: A table showing the type and length of lease is available for the 334 borrowers reporting lease data out of the 542 borrowers who rented land, exclusive of the borrowers with no record after entry on RR program.

Nearly one-half, 47 percent, of the borrowers were owners during the last crop year for which a record was available after entry on the RR program; nearly all the rest were tenants. The percentage of tenants is largest for the borrowers who had been on the program 3 years and smallest for those on the program 1 year.

Table 21.--TENURE STATUS YEAR BEFORE FIRST AND LAST RR RECORD: Number of borrowers classified by tenure status during year before first standard loan and during last year of record after entry on standard RR program 1/

Tenure status year before first standard loan	Total borrowers	Borrowers by tenure status during last year of record after entry on RR: Full owner	Part owner 2/	Tenant	Cropper	Unknown 3/
	Number	Number	Number	Number	Number	Number
Full owner	162	127	31	3	---	1
Part owner	131	16	110	4	---	1
Tenant	295	9	12	272	---	2
Cropper	6	---	1	5	---	---
Hired or unpaid farm laborer	55	5	2	47	1	---
Nonfarm	40	9	4	26	---	1
Unknown	30	4	5	17	2	2
Total 4/	719	170	165	374	3	7

1/ Tenure status is that held during major part of crop year.

2/ A part owner rents part and owns part of the farm operated.

3/ Includes, in addition to borrowers whose tenure status was unknown, an occasional borrower with other than farm-operator status.

4/ Exclusive of 349 borrowers with no record after entry on RR.

Note: A comparable table is also available with borrowers classified by number of years (1, 2, or 3) after first standard loan.

Most of the borrowers who had been farm laborers or nonfarm before RR became tenants. The shifts in status were not striking for other tenure groups. Only 7 of the 293 owners and part owners were known to have dropped to a tenant status, while only 21 of the 295 who had been tenants had changed to an owner status.

Table 22.--TENURE STATUS YEAR BEFORE RR AND NUMBER OF MALE YOUTHS IN HOUSEHOLD: Number of borrowers classified by tenure status during year before first standard RR loan and by number of male youths (nonheads) aged 16 to 24 in household at time of first standard RR loan

Tenure status year before first standard loan	Total borrowers	Number of male youth aged 16 to 24: 0	1	2	3 or more	Unknown
	Number	Number	Number	Number	Number	Number
Full owner	270	203	41	16	5	5
Part owner	205	147	35	19	1	3
Tenant	401	307	55	20	7	12
Cropper	7	5	2	—	—	—
Hired or unpaid farm laborer	78	67	7	3	1	—
Nonfarm	55	40	8	5	—	2
Unknown	52	30	13	3	2	4
Total	1,068	799	161	66	16	26

Note: A comparable table is also available for (a) each State in the region, (b) for each of the three periods of first standard loan, and (c) for each State by each of the three periods of first standard loan.

Table 23 -SIZE OF FARM YEAR BEFORE RR: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by period of first standard loan 1/

Acres in farm year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
Less than 20	20	2.2	4.4	---	0.9
20 to 49	42	4.7	8.8	0.6	2.0
50 to 99	91	10.2	13.0	6.2	9.0
100 to 174	163	18.3	22.6	13.7	15.7
175 to 259	59	6.6	7.5	4.3	6.7
260 to 499	176	19.8	21.3	24.2	16.0
500 to 999	147	16.5	12.5	22.4	18.3
1,000 and over	192	21.7	9.9	28.6	31.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	890		385	161	344
Number not reporting	33		12	7	14
Median acres in farm	355		188	521	496

1/ Exclusive of 145 borrowers reporting no farm during crop year before first standard RR loan.

Note: A comparable table is also available for each State in the region

The median size of farm during the year before the first loan for borrowers operating farms was 355 acres but varied greatly by periods, being 188 acres for the first period, 521 for the second and 496 for the third. Seventeen percent of the farms were under 100 acres, 18 percent were 100 to 174 acres, and 22 percent were 1,000 acres and over. In the third period nearly one-third of the farms were 1,000 acres or more in size.

Table 24.--SIZE OF FARM YEAR BEFORE RR: Number and percentages of borrowers classified by acres in farm during year before first standard RR loan, by States 1/

Acres in farm year before first standard loan	Total Borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Less than 20	20	2.2	1.7	1.4	4.0
20 to 49	42	4.7	4.7	2.0	7.9
50 to 99	9[illegible]	10.2	8.7	10.9	11.5
100 to 174	163	18.3	16.6	17.8	21.3
175 to 259	59	6.6	7.0	6.1	6.7
260 to 499	176	19.8	16.9	13.3	31.2
500 to 999	147	16.5	20.1	16.0	12.3
1,000 and over	192	21.7	24.3	32.5	5.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	890		344	293	253
Number not reporting	33		11	14	8
Median acres in farm	355		421	472	242

1/ Exclusive of 145 borrowers reporting no farm during crop year before first standard RR loan.

The median size of farm during the year before the first loan for borrowers who had been farming was smallest in Colorado, 242 acres, and largest in Wyoming, 472 acres. However, 31 percent of the Colorado farms were 260 to 499 acres.

Table 25 -SIZE OF FARM LAST RR RECORD: Number and percentage of borrowers classified by acres in farm during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in farm during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 20 1/	6	0.8	—	2.6	1.0
20 to 49	27	3.8	4.0	3.9	3.4
50 to 99	65	9.2	10.6	7.2	8.3
100 to 174	141	19.9	18.0	22.3	21.4
175 to 259	50	7.0	7.1	7.2	6.8
260 to 499	131	18.5	18.0	15.0	21.8
500 to 999	139	19.5	16.6	22.2	22.7
1,000 and over	150	21.2	25.7	19.6	14.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	709		350	153	206
Number not reporting 2/	10		2	5	3
Median acres in farm	380		397	370	361

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

The median size of farm in the last year of record was 380 acres; the median was largest for the borrowers on the program 1 year and smallest for those on 3 years. Over one-fifth of the borrowers had farms of 1,000 acres or more; the percentage having farms of this largest size was highest for borrowers on the program 1 year and lowest for those on 3 years. An additional one-fifth had farms of between 500 and 999 acres. Only 14 percent of the farms were under 100 acres and one-fifth were 100 to 174 acres. A tabulation has also been made of the farms known to have been irrigated.

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Region 1

Table 16 -SIZE OF FARM YEAR BEFORE OR AND LAST YR RECORD- Number of borrowers classified by acres in farm during year before first standard loan and during last year of record after entry on standard RR program

Acres in farm during year before first standard Loan	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR									
		0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0	104	—	—	7	12	28	12	22	17	6	—
Less than 20	10	—	2	4	—	3	—	1	—	—	—
20 to 49	24	—	2	12	5	3	1	1	—	—	—
50 to 99	65	—	—	—	38	14	3	3	4	1	2
100 to 174	117	—	—	—	5	69	10	18	11	2	2
175 to 259	35	—	2	—	2	4	13	11	—	2	1
260 to 499	126	—	—	3	2	8	7	61	35	7	3
500 to 999	103	—	—	—	—	2	1	7	59	30	—
1,000 and over	117	—	—	—	—	2	1	4	10	99	1
Unknown	18	—	—	1	1	4	2	3	3	3	1
Total 1/	719	—	6	27	65	141	50	132	139	150	10

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows the tendency for borrowers to rent larger farms after entry on the program than during the year before the first loan. Of the 288 who had farms both before and after entry on RR and whose size of farm was known both times, 66 had farms in a smaller and 169 in a larger size group after coming on the program. Those who had no farms during the year before the first loan had smaller farms during the last year of record than other borrowers.

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Region X

Table 27.--ACRES IN CROPS YEAR BEFORE RR: Number and percentage of borrowers classified by acres in crops during year before first standard RR loan 1/

Acres in crops during year before first standard loan	Total borrowers	
	Number	Percent
Less than 10	32	3.7
10 to 19	26	3.0
20 to 29	43	4.9
30 to 59	149	17.0
60 to 99	201	23.0
100 to 149	151	17.3
150 to 199	99	11.3
200 to 399	139	15.9
400 to 599	49	5.6
600 and over	5	0.6
Total reporting	874	100.0
Number not reporting	24	
Median acres in crops	97	

1/ Exclusive of 170 borrowers reporting no land in crops during crop year before first standard RR loan.

While the median number of acres in crops during the year before the first loan was 97, nearly one-third of the borrowers, 31 percent, had 150 acres or more in crops. Thirteen of the 170 borrowers found to have no land in crops did have some cropland not in crops.

Table 28.--ACRES IN CROPS LAST YR RECORD: Number and percentage of borrowers classified by acres in crops during last year of record after entry on standard RR program, by number of crop years after first loan

Acres in crops during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Less than 10 1/	17	2.4	1.4	4.5	2.4
10 to 19	9	1.3	1.4	2.6	—
20 to 29	28	3.9	4.3	3.2	3.9
30 to 59	105	14.8	15.1	16.8	12.6
60 to 99	179	25.2	25.2	23.9	26.3
100 to 149	121	17.0	18.6	17.4	14.1
150 to 199	78	11.0	10.9	9.7	12.1
200 to 399	138	19.4	18.3	18.7	21.8
400 to 599	28	3.9	3.7	3.2	4.9
600 and over	8	1.1	1.4	—	1.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	711		350	155	206
Number not reporting 2/	8		2	3	3
Median acres in crops	107		107	98	117

1/ May include an occasional borrower reporting no land in crops.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

The median number of acres in crops after entry on RR was 107; those on the program 3 years had the largest median, 117 acres. Over one-third, 35 percent, had 150 acres or more in crops. The group on the program 3 years had the largest percentage, 41, with at least 150 acres in crops.

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Region I

Table 29 -ACRES IN CROPS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by acres in crops during year before first standard loan and during last year of record after entry on standard RR program

Acres in crops during year before first standard loan	Total borrowers	Borrowers by acres in crops during last year of record after entry on RR: 0	Less than 10	10 to 19	20 to 29	30 to 59	60 to 99	100 to 149	150 to 199	200 to 399	400 to 599	600 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0 1/	119	1	3	1	4	25	33	17	14	16	3	2	—
Less than 10	17	—	7	—	2	3	3	2	1	1	—	—	—
10 to 19	19	—	—	3	4	6	4	2	—	—	—	—	—
20 to 29	23	—	1	2	6	9	3	1	—	—	—	—	1
30 to 59	101	3	2	—	4	33	38	13	5	2	—	—	1
60 to 99	133	—	1	2	3	17	36	31	8	13	2	—	—
100 to 149	105	1	—	—	1	8	24	45	16	12	3	—	—
150 to 199	69	—	—	—	2	1	8	7	23	22	4	—	2
200 to 399	95	—	—	—	1	2	5	7	7	61	8	2	2
400 to 599	22	—	—	—	—	—	1	—	2	9	7	2	1
600 and over	4	—	—	—	—	—	—	1	—	—	1	2	—
Unknown	12	—	—	1	1	1	4	—	2	2	—	—	1
Total 2/	719	5	12	9	28	109	179	121	78	138	28	8	8

1/ Includes borrowers with no farms and borrowers with farms but with no land in crops.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table brings out the tendency to have more land in crops after entry on the program than during the year before RR. Of the 501 who had crops both before and after entry on RR and for whom the acres in crops was known both times, 123 shifted to a smaller and 222 to a larger acreage-in-crops class after coming on the program. Those who had no crops during the year before the first loan had less land in crops during the last year of record than other borrowers.

Table 30.--GARDEN YEAR BEFORE RR: Number and percentage of borrowers classified by garden or crop production for home use during year before first standard RR loan 1/

Garden or crop production for home use year before first standard loan	Total borrowers	
	Number	Percent
No garden and no crop production for home use	582	56.7
Garden	231	22.5
No garden, but crop production for home use	214	20.8
Total reporting	1,027	100.0
Number not reporting	41	

1/ Crop production for home use includes any crops commonly used for food by farm families in the region.

Before entry on the RR program, 57 percent were reported as having neither a garden nor crops which could be used for food. Only 22.5 percent had a garden and 21 percent had no garden but did grow crops which might be used for food.

Table 11.--OARHEW LAST [illegible]: Number and percentage of borrowers classified by garden or crop production for home use during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Garden or crop production for home use during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No garden and no crop production for home use	390	48.0	44.5	43.0	53.2
Garden	180	26.4	28.6	22.9	22.2
No garden, but crop production for home use	181	25.6	26.9	24.1	23.7
Total	700	100.0	100.0	100.0	100.0
Number reporting	700		146	153	207
Number not reported 2/	13		6	5	2

1/ Crop production for home use includes any crops commonly used for food by farm families in the region.

2/ Exclusive of 149 borrowers with no record after entry on RR program.

After entry on the RR program, nearly one-half, 48 percent, did not report a garden; 53 percent of the program 3 years reported no garden as compared to 44.5 percent of those on the program 1 year. For the last year of record, 26 percent reported a garden and 25 percent reported no garden but did grow crops that might be used for food.

Table 32.--GARDEN YEAR BEFORE OR AND LAST YEAR RECORD: Number of borrowers classified by garden or crop production for home use during year before first standard loan and during last year of record after entry on standard RR program 1/

Garden or crop production for home use year before first standard loan	Total borrowers	Borrowers by garden or crop production for home use during last year of record after entry on RR: No garden and no crop production for home use	Garden	No garden, but crop production for home use	Unknown
	Number	Number	Number	Number	Number
No garden and no crop production for home use	384	227	28	69	8
Garden	159	54	72	31	2
No garden, but crop production for home use	147	43	27	76	1
Unknown	29	15	7	5	2
Total 2/	719	339	134	181	13

1/ Crop production for home use includes any crops commonly used for food by farm families in the region.

2/ Exclusive of 349 borrowers with no record after entry on RR program

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2 or 3) after first standard loan

Over 60 percent of the borrowers who had no garden and no crop production for home use before RR still had none, or reported none, during their last year of record. Over one-third of those who previously had a garden and nearly 30 percent of those who had crops for home use had stopped back or failed to report either garden or crops for home use during the last year of record.

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Tables 33, 34 and 35

The median cash receipts during the year before the first loan increased 70 percent between the first and third periods - from $564 to $960 - and was $738 for all periods. There was a decrease in the borrowers with cash receipts of less than $500 from 45 percent in the first period to 26 percent in the second and to 18 percent in the third period. Eleven percent of the third-period borrowers had receipts of $2,500 and over as compared to 2 percent of those in the first period.

The median change in cash receipts for the borrowers for whom there was a record of change was an increase of $125. The median change for borrowers on the program 1 year was a decrease of $26, for those on 2 years was an increase of $225 and for those on 3 years was an increase of $377. However, 42 percent reported their cash receipts were less during the last year of record than before entry on RR. Such a decrease was reported by 52 percent of those who had been on the program 1 year at the time of their last record, 35 percent of those who had been on 2 years and 31 percent of those who had been on 3 years.

Fourteen percent had a decrease of $500 or more but 25 percent had an increase of $500 or over. The longer the time on the program the smaller was the percentage of borrowers with a $500 or more decrease and the larger the percentage with a $500 or more increase. The decrease was reported by 20, 5, 11 and 6 percent of the borrowers on the program 1, 2 and 3 years, respectively, while the $500 or more gain in cash receipts was reported by 18, 25 and 46 percent of those on RR 1, 2 and 3 years, respectively, at the time of the last record.

Sixty-one percent of the borrowers who had receipts of $750 or more during the year before RR, reported a decrease for the last year of record on RR, but a decrease was reported by only 25 percent of the borrowers whose receipts before entry on RR had been less than $750. However, 57 percent of those whose receipts had been $750 or more had been on RR only 1 year; 42 percent of those whose receipts had been less than $750 had been on the program only 1 year.

Table 33.--CASH RECEIPTS YEAR BEFORE LOAN: Number and percentage of borrowers classified by cash receipts, excluding income, during year before first standard farm loan, by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			2/1/26- 2/28/37	3/1/37- 2/22/38	3/1/38 2/28/39
	Number	Percent	Percent	Percent	Percent
$0	19	1.9	3.9	0.5	0.3
$1 to $124	28	2.7	4.2	1.0	2.0
$125 to $249	54	5.3	9.0	4.7	1.5
$250 to $374	105	10.3	15.1	10.0	5.3
$375 to $499	109	10.7	12.5	9.4	9.4
$500 to $749	203	20.0	20.4	21.0	19.0
$750 to $999	136	13.4	13.5	9.9	14.9
$1,000 to $1,499	184	18.1	12.8	22.6	21.7
$1,500 to $1,999	75	7.4	5.8	9.3	8.4
$2,000 to $2,499	42	4.1	1.4	6.3	6.1
$2,500 and over	62	6.1	1.9	4.7	11.4
Total percent	XXX	100.0	100.0	100.0	100.0
Number reporting	017		36	191	395
Number not reporting	51		25	7	19
Median cash receipts year before first standard loan	$738		$564	$836	$960

Table 1

TABLE 34.--CHANGES IN CASH RECEIPTS: Number and percentage of borrowers classified by changes in cash receipts, excluding loans, from year before first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash receipts, excluding loans	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record: 1 ending between				2 ending between			3 ending between
			Total	9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	9/1/37-8/31/38	9/1/38-8/31/39	9/1/38-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	97	14.5	20.7	8.9	*	22.6	11.2	4.0	18.1	6.4
-$499 to -$250	80	12.0	14.3	12.5	*	14.9	8.6	8.0	9.1	10.6
-$249 to -$125	45	6.7	7.6	10.7	*	6.7	6.6	5.3	7.8	5.3
-$124 to -$1	61	9.1	9.7	14.3	*	9.4	8.6	10.7	6.5	8.5
$0 to $124	52	7.8	8.5	12.5	*	6.7	7.2	6.7	7.8	6.9
$125 to $249	70	10.5	11.2	12.5	*	11.8	9.9	12.0	7.8	9.6
$250 to $374	64	9.6	6.1	3.6	*	6.7	13.8	13.3	14.3	12.2
$375 to $499	35	5.2	4.0	5.4	*	3.5	9.2	13.3	5.2	4.3
$500 to $999	91	13.6	7.6	7.1	*	7.5	18.4	18.7	18.2	20.2
$1,000 to $1,999	53	7.9	7.6	8.9	*	7.5	3.9	4.0	3.9	13.7
$2,000 and over	22	3.1	2.7	3.6	*	2.7	2.6	4.0	1.3	4.3
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0
Number reporting	669		328	56	18	254	152	75	77	188
Number not reporting 1/	50		23	4	1	18	6	1	5	21
Median change in cash receipts	$125		-$26	$30	**	-$46	$225	$281	$135	$277

* Percentage not computed on a base of fewer than 50 cases.
** Median not computed on a base of fewer than 50 cases.

1/ Exclusive of 349 borrowers with no record after entry on RR program

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Table 35.-CASH RECEIPTS YEAR BEFORE RR AND CHANGE IN CASH RECEIPTS: Number of borrowers classified by cash receipts during year before first standard loan and by change in cash receipts, excluding loans, from year before first standard loan to last year of record after entry on standard RR program

Cash receipts year before first standard loan	Total borrowers	Borrowers by change in cash receipts, excluding loans												
		-$500 or more	-$499 to -$250	-$249 to -$126	-$124 to -$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	9	—	—	—	—	1	—	—	2	5	1	—	—
$1 to $124	12	—	—	—	—	1	2	3	1	2	2	—	—
$125 to $249	32	—	—	—	3	1	7	4	2	13	4	—	2
$250 to $374	79	—	—	5	6	8	16	9	7	13	11	1	3
$375 to $499	78	—	3	7	12	6	13	10	5	15	5	—	—
$500 to $749	139	—	19	13	15	19	15	19	5	15	12	3	4
$750 to $999	96	7	18	10	13	4	6	9	5	12	4	5	3
$1,000 to $1,499	122	29	28	10	10	9	2	3	5	9	7	4	1
$1,500 to $1,999	44	28	5	—	2	1	—	1	1	4	1	1	2
$2,000 to $2,499	30	10	5	—	—	—	3	1	1	2	4	4	—
$2,500 and over	35	28	2	—	—	1	—	—	—	1	2	—	1
Unknown	33	—	—	—	—	—	—	—	—	—	—	—	33
Total 1/	719	97	80	45	61	52	70	64	35	91	53	21	50

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Tables 36, 37, 38, 39

The median cash receipts derived from the farm during the year before entry on RR was $595. Thirty percent had farm receipts of $1,000 or more and 44 percent received less than $500 from their farm. These data exclude all those with no farm receipts the year before RR because most of such borrowers had not been farm operators during this time.

For an analysis of change in farm receipts, table 38 rather than table 37 should be studied because the data in the latter include those borrowers who had no farm receipts during the year before entry on the program and so must show an increase in receipts from the farm.

Table 38 shows change only for those borrowers who had farm receipts during the year before entry on the program. This group had a median increase of $68. The median change for those on the program 1 year was a decrease of $20, for those on 2 years a gain of $34, and for those on 3 years a gain of $231. However, 45 percent had less farm receipts in their last year of record than before coming on the RR program. The longer the borrowers were on the program, the smaller was the proportion reporting such a decrease; 52, 47 and 32 percent of those on the program 1, 2 and 3 years respectively, had a decline in farm receipts. Seventeen percent had a decrease of $500 or more and 22 percent had an increase of $500 or more. The $500 or more decrease was reported by 20, 15, and 14 percent of those on the program 1, 2, and 3 years, respectively, while the $500 or more gain was reported by 16, 21, and 34 percent of those on the program a comparable length of time.

The borrowers who had no farm receipts the year before the first loan had a median of $539 for the last year of record after entry on RR, according to the data in table 39. This same table shows the tendency of borrowers who previously had relatively large farm receipts, particularly those having $1,000 or more, to report a decrease in such receipts after entry on RR. However, 60 percent of this latter group had been on the program only 1 year as compared to 45 percent of those whose farm receipts had been less than $1,000.

Table 36.--FARM RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by cash farm receipts during year before first standard RR loan. 1/

Cash farm receipts year before first standard loan	Total borrowers	
	Number	Percent
$0 to $99	92	10.8
$100 to $199	90	10.6
$200 to $299	68	8.0
$300 to $399	75	8.8
$400 to $499	53	6.2
$500 to $749	126	14.7
$750 to $999	96	11.3
$1,000 to $1,499	119	14.0
$1,500 to $1,999	54	6.3
$2,000 and over	79	9.3
Total	XXX	100.0
Number reporting	852	
Number not reporting	24	
Median cash farm receipts	$[illegible]	

1/ Exclusive of 182 borrowers reporting no cash farm receipts during year before first standard RR loan.

Table [illegible] CHANGES IN FARM RECEIPTS: Number and percentage of borrowers classified by change in cash farm receipts from year before first standard loan to specified last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan and specified last year of record								
			1 ending between				2 ending between				3 ending between
				9/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39		9/1/36-8/31/38	9/1/37-8/31/39		9/1/36-8/31/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	102	14.9	17.2	6.9	*	19.0	13.9	9.5	18.1		12.0
-$499 to -$250	64	9.3	12.0	13.8	*	11.7	7.9	12.1	3.9		6.0
-$249 to -$125	42	6.1	6.6	8.6	*	5.8	7.3	4.1	10.4		4.5
-$124 to -$1	49	7.2	7.2	8.6	*	7.0	10.6	13.4	7.8		4.5
$0 to $124	67	9.8	11.4	17.3	*	10.9	8.6	10.8	6.9		8.0
$125 to $249	66	9.6	9.0	6.9	*	8.6	8.6	9.5	7.8		11.5
$250 to $374	58	8.5	8.4	13.8	*	7.4	7.3	6.8	7.8		9.5
$375 to $499	45	6.6	6.6	3.4	*	7.4	6.2	9.1	4.2		6.5
$500 to $749	75	11.0	7.6	8.6	*	7.8	12.6	10.8	14.8		15.5
$750 to $999	47	6.9	4.8	5.2	*	5.1	10.6	8.1	13.0		7.5
$1,000 and over	69	10.1	9.3	6.9	*	9.3	6.0	6.8	5.2		14.5
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0		100.0
Number reporting	684		333	58	18	257	151	74	77		200
Number not reporting 1/	35		19	2	1	16	7	2	5		9
Median change in cash farm receipts	$156		$77	$88	*	$72	$149	$135	$177		$256

1/ Exclusive of 340 borrowers with no record after entry on RR program.

* Percentage not computed on a base of fewer than 50 cases.

* Median not computed on a base of fewer than 50 cases.

[illegible] B.--CHANGE IN FARM RECEIPTS: Number and percentage of borrowers having cash farm receipts during year before first standard loan classified by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program, by number of crop years after first loan

Change in cash farm receipts	Total borrowers		Borrowers by number of crop years after first loan: 1 year	2 years	4 years
	Number	Percent	Percent	Percent	Percent
$500 or more	[illegible]	17.[illegible]	[illegible]	14.[illegible]	13.[illegible]
$499 to -$[illegible]	[illegible]	11.[illegible]	11.5	9.9	9.[illegible]
-$[illegible] to $[illegible]	[illegible]	7.[illegible]	6.[illegible]	9.[illegible]	5.[illegible]
$[illegible] to -$[illegible]	[illegible]	6.7	6.7	13.2	5.[illegible]
$0 to $124	[illegible]	9.9	10.5	10.7	8.[illegible]
$125 to $249	[illegible]	9.0	8.0	7.[illegible]	11.[illegible]
$250 to $374	[illegible]	7.3	7.2	5.8	8.3
$375 to $499	[illegible]	6.7	6.5	[illegible]	[illegible]
$500 to $749	[illegible]	[illegible]	[illegible]	7.[illegible]	14.[illegible]
$750 to $999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 and over	[illegible]	9.7	8.7	[illegible]	14.[illegible]
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	465		278	121	166
Number not reporting 1/	34		17	7	8
Median change in cash farm receipts	$[illegible]		-$20	$34	$231

1/ Exclusive of 34 borrowers with no records after entry on RR program, and exclusive of 122 borrowers with a record who had no cash farm receipts during year before first standard RR loan.

[illegible]

Table [illegible] [illegible] AND CHANGE IN CASH FARM RECEIPTS: Number of borrowers classified by farm receipts during year before first standard loan and by change in cash farm receipts from year before first standard loan to last year of record after entry on standard RR program

Cash farm receipts year before first standard loan	Total borrowers	Borrowers by change in cash farm receipts: $-$300 or more	$-$299 to $-$250	$-$249 to $-$125	$-$124 to $-$1	$0 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 and over	No cash income
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	122	---	---	---	---	16	16	17	7	29	21	14	3
$1 to $99	59	---	---	---	4	6	9	9	9	7	6	9	2
$100 to $199	61	---	---	4	6	12	4	7	8	13	5	5	1
$200 to $299	44	---	2	5	6	10	5	2	2	4	3	4	1
$300 to $399	44	---	1	4	9	5	7	4	2	6	4	2	---
$400 to $499	39	---	3	4	4	3	4	2	3	3	2	4	---
$500 to $749	88	6	19	8	10	7	8	10	4	6	2	7	3
$750 to $999	71	9	13	7	4	8	8	3	3	4	3	7	4
$1,000 to $1,499	95	31	19	8	4	4	6	3	5	3	3	7	---
$1,500 to $1,999	37	21	2	---	2	1	---	---	1	1	---	8	1
$2,000 and over	49	31	6	2	---	---	2	1	1	---	1	5	1
Unknown	19	---	---	---	---	---	---	---	---	---	---	---	19
Total 1/	719	97	64	42	49	72	66	58	45	75	47	69	30

1/ Exclusive of [illegible] borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 40.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RE-
Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during year before first standard RE loan, by period of first standard loan 1/

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/35-2/28/37	3/1/37-2/28/39	3/1/39-3/31/39
	Number	Percent	Percent	Percent	Percent
Less than 10	9	1.0	0	2.2	3.9
10.0 to 19.9	35	4.1	3.1	4.5	3.1
20.0 to 29.9	35	4.1	4.5	3.2	4.2
30.0 to 39.9	73	8.9	4.8	6.4	1.8
40.0 to 49.9	50	5.9	6.8	6.4	4.8
50.0 to 59.9	61	7.0	5.5	5.7	8.1
60.0 to 69.9	70	8.3	9.3	8.3	7.2
70.0 to 79.9	71	9.4	7.3	8.9	9.3
80.0 to 89.9	77	9.1	6.8	12.7	9.9
90.0 to 100.0	387	45.4	42.9	40.7	47.8
Total	846	100.0	100.0	100.0	100.0
Number reporting	846		394	197	331
Number not reporting	2		9	2	15

1/ Exclusive of 142 borrowers reporting no cash farm receipts during year before first standard loan.

Half or more of the total cash receipts were derived from the farm during the year before the first loan for 78 percent of the borrowers who had any farm receipts; the corresponding percentages were 75, 76, and 82 for first-, second- and third-period borrowers, respectively. At least 9 dollars out of every 10 received came from the farm for 45 percent of the borrowers

Table 41.--FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS LAST RR RECORD: Number and percentage of borrowers classified by cash farm receipts as a percentage of total cash receipts during last year of record after entry on standard RR program by number of crop years after first loan

Cash farm receipts as percentage of total cash receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No farm receipts	17	2.4	2.3	5.2	0.5
Less than 10	10	1.4	0.3	1.3	3.4
10.0 to 19.9	13	1.9	2.0	1.3	2.0
20.0 to 29.9	20	2.9	3.2	2.0	2.9
30.0 to 39.9	25	3.6	2.3	3.9	5.4
40.0 to 49.9	35	5.0	3.2	5.2	6.8
50.0 to 59.9	558	8.3	6.4	12.4	8.3
60.0 to 69.9	62	8.8	7.6	10.5	9.8
70.0 to 79.9	83	11.8	12.2	8.5	13.7
80.0 to 89.9	82	11.7	13.2	9.2	11.2
90.0 to 100.0	296	42.2	46.7	40.5	36.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	701		343	153	205
Number not reporting 1/	18		9	5	4

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Half or more of the total cash receipts during the last year of record on RR were from the farm for 83 percent of the borrowers. The percentages for those on the program 1, 2, and 3 years were 86, 81, and 79 respectively. Ninety percent or more of the receipts were from the farm for 42 percent of the borrowers.

Table 12.--Farm receipts as percentage of total receipts year before and last year of record: Number of borrowers classified by cash farm receipts as a percentage of total cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers	Borrowers by cash farm receipts as percentage of total cash receipts during last year of record after entry on RR: No farm receipts	Less than 10	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
No farm receipts	122	4	2	4	8	7	7	12	13	15	12	39	5
Less than 10	18	1	--	--	1	1	2	2	2	2	2	5	--
10.0 to 19.9	21	--	1	1	--	1	5	3	1	2	2	4	1
20.0 to 29.9	20	2	--	--	2	2	1	--	3	--	3	5	--
30.0 to 39.9	24	3	1	1	--	1	2	3	3	2	1	8	1
40.0 to 49.9	33	--	1	1	1	2	1	4	5	4	5	9	--
50.0 to 59.9	32	--	1	--	1	1	2	7	2	5	6	9	1
60.0 to 69.9	47	3	--	2	2	2	--	4	4	7	7	15	1
70.0 to 79.9	46	1	--	1	1	1	3	5	8	9	5	12	1
80.0 to 89.9	58	--	1	1	--	1	2	2	6	12	8	20	2
90.0 to 100.0	271	3	3	2	7	5	9	14	14	24	22	154	7
Unknown	26	--	--	--	2	--	1	2	1	1	3	15	1
Total 1/	719	17	10	13	20	25	35	58	62	83	82	296	16

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1,2, or 3) after first standard loan.

This table shows the marked tendency for those who had a small percentage of their receipts derived from farm sales during the year before the first loan to increase their relative dependence upon the farm as

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Table 42.-TOTAL CASH RECEIPTS AND FARM RECEIPTS AS PERCENTAGE OF TOTAL RECEIPTS YEAR BEFORE RR: Number of borrowers classified by cash receipts, excluding loans, and by cash farm receipts as a percentage of total cash receipts during year before first standard RR loan

Cash receipts year before first standard loan	Total borrowers	Borrowers by cash farm receipts as percentage of total cash receipts year before first standard loan											
		No farm receipts	Less than 10	10.0 to 19.9	20.0 to 29.9	30.0 to 39.9	40.0 to 49.9	50.0 to 59.9	60.0 to 69.9	70.0 to 79.9	80.0 to 89.9	90.0 to 100.0	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	19	19	---	---	---	---	---	---	---	---	---	---	---
$1 to $124	38	6	---	---	---	---	1	1	1	2	3	14	---
$125 to $249	54	12	8	---	2	4	4	4	4	4	2	16	---
$250 to $374	105	26	5	8	8	4	11	7	9	4	6	20	---
$375 to $499	159	29	4	4	7	9	4	6	6	9	5	29	---
$500 to $749	206	45	10	5	6	7	15	12	17	10	20	54	---
$750 to $999	136	18	5	5	7	2	3	8	9	15	3	56	1
$1,000 to $1,499	184	11	5	7	5	7	8	8	15	19	13	61	---
$1,500 to $1,999	75	3	3	---	2	2	1	8	4	5	6	39	2
$2,000 to $2,499	42	2	1	---	---	---	1	2	2	1	8	25	---
$2,500 and over	62	2	---	---	1	---	3	---	3	3	2	48	---
Unknown	51	1	---	---	---	---	---	---	---	---	---	---	50
Total	1,080	182	52	35	35	35	50	59	70	71	77	382	43

Note: A comparable table is also available for each of the three periods of first standard loan.

The total cash receipts of borrowers who had no farm receipts during the year before the first loan [illegible] indicated the majority of their receipts from their farms.

Table 44.--NET CASH INCOME 1/ BEFORE RF: Number and percentage of borrowers classified by net cash income during year before first standard RF loan 1/

Net cash income year before first standard loan	Total borrowers	
	Number	Percent
-$500 and over	2	1.6
-$499 to -$1	24	4.9
$0	---	---
$1 to $99	13	2.6
$100 to $199	30	6.1
$200 to $299	45	9.1
$300 to $399	37	7.5
$400 to $499	50	10.2
$500 to $749	98	19.9
$750 to $999	55	11.2
$1,000 and over	118	24.0
Total reporting	492	100.0
Number not reporting	578	
Median net cash income year before first standard loan	$564	

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

Five percent of the borrowers did not have enough cash receipts to pay farm operating expenses the year before their first loan and 4[illegible] percent more had less than $[illegible]0 after paying farm operating expenses. Twenty-four percent had a net cash income of $1,[illegible]00 or more. The median net cash income was $564.

Data on net cash income were available for considerably less than half the borrowers

Table 45.--[illegible]: Number and percentage of borrowers classified by net cash income during last year of record after entry on standard RR program, by states 1/

Net cash income during last year of record after entry on RR	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Idaho	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
-$500 and over	22	3.2	2.3	0.5	6.0
-$499 to -$1	121	17.5	14.7	16.5	21.4
$0	1	[illegible]	—	0.5	—
$1 to $99	46	6.7	6.1	4.4	9.4
$100 to $199	70	10.2	7.7	8.7	14.1
$200 to $299	58	8.5	8.7	9.2	7.3
$300 to $399	82	12.0	13.8	10.7	11.2
$400 to $499	61	8.9	10.6	7.8	8.2
$500 to $749	92	13.3	12.6	14.6	12.9
$750 to $999	47	6.9	6.5	9.7	2.6
$1,000 and over	87	12.7	14.3	17.4	6.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	685		246	206	233
Number not reporting 2/	34		116	10	8
Median net cash income last year of record	$338		$371	$395	$192

1/ Net cash income is cash receipts, excluding loans, minus cash farm operating expenditures.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

One-fifth of the borrowers had insufficient receipts to cover farm-operating expenses and 46 percent were not less than $500 net cash income. Thirteen percent had $1,000 or more net income. The median was $338.

Colorado made the poorest showing and Wyoming the best as shown both by medians and by the percentage distribution.

Tables 46, 47, 48, 49

Some major farm source or combination of farm sources was the major source of cash receipts for 64 percent of all borrowers during the year before the first loan with an increase in importance from period to period, the percentages being 61, 63, and 70 for first-, second- and third-period borrowers, respectively. Off-farm work as a major source was of decreasing importance, being the major source for 29, 26, and 24 percent of the borrowers in the 3 respective periods. Livestock was the most important single source for the total, 29 percent, and in all periods except the first when it was surpassed by off-farm work and crop sales. Grants were the major source for less than 1 percent and AAA for less than 2 percent. The 1936 drought influence shows up in the sources of the second-period borrowers, with low crop sales, high livestock sales, and with a relatively high percentage primarily dependent on AAA and grants.

During the year before the first loan, some farm source was the major source for 68 percent of the Wyoming, 66 percent of the California, and 62 percent of the Montana borrowers. Crop sales were less and livestock sales more important for Wyoming borrowers than for those in the other two States.

After entry on RR, a farm source was most important for 83 percent of the borrowers; the farm sources predominated for 86, 81, and 79 percent of the borrowers on the program 1, 2, and 3 years, respectively. Livestock, 38 percent, crops, and a crops-livestock combination were the first, second, and third most important sources for all groups of borrowers. Off-farm work was the major source for only 8 percent, grants for 2 percent, and AAA for less than 2 percent.

The tendency to shift into livestock is brought out by table 49.

Table 46.-MAJOR SOURCE OF RECEIPTS YEAR BEFORE RR: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RR loan, by period of first standard loan

Major source of receipts year before first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Crop sales	225	22.2	26.4	11.6	22.8
Livestock and produce	295	29.1	22.9	37.8	31.7
Crop sales and livestock and produce 1/	82	8.1	8.4	6.8	8.4
AAA	18	1.8	0.7	3.7	2.0
Other cash from farm	7	0.7	0.7	1.6	0.3
Farm receipts from all farm sources combined 2/	31	3.1	2.6	1.6	4.3
FSA grants	9	0.9	0.5	3.2	0.3
Off-farm work	268	26.5	29.2	26.3	23.6
Other nonfarm income 3/	32	3.1	2.0	3.7	3.0
No major source	26	2.6	1.6	3.2	3.3
No cash receipts	19	1.9	4.0	0.5	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,012		428	190	394
Number not reporting	56		28	8	20

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 47.--MAJOR SOURCE OF RECEIPTS YEAR BEFORE RH: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard RH loan, by States

Major source of receipts year before first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Crop sales	225	22.2	22.9	16.8	27.1
Livestock and produce	295	29.1	22.6	36.2	27.7
Crop sales and livestock and produce 1/	82	8.1	8.5	8.7	7.0
AAA	12	1.3	2.7	1.2	1.3
Other cash from farm	7	0.7	1.1	0.6	0.3
Farm receipts for all farm sources combined 2/	31	3.1	1.3	2.2	2.5
FSA grants	9	0.9	0.5	1.2	1.0
Off-farm work	268	26.5	28.1	24.8	26.1
Other nonfarm income 3/	32	3.1	2.7	3.1	2.5
No major source	26	2.5	4.3	1.6	1.6
No cash receipts	19	1.9	1.3	1.6	2.9
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,012		376	322	314
Number not reporting	56		28	8	20

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

Table 28.--MAJOR SOURCE OF RECEIPTS LAST YEAR RECORDED: Number and percentage of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during last year of record after entry on standard RR program, by number of crop years after first loan

Major source of receipts during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
Crop sales	158	22.5	20.5	12.3	23.4
Livestock and produce	265	37.7	40.4	44.3	28.2
Crop sales and livestock and produce 1/	105	14.9	12.2	11.7	21.0
AAA	11	1.6	2.3	0.6	1.0
Other cash from farm	1	0.2	---	0.6	---
Farm receipts 2/	41	5.8	3.5	11.7	5.4
FSA grants	15	2.1	2.6	2.3	2.0
Off-farm work	58	8.3	7.1	11.0	7.8
Other nonfarm income 3/	15	2.1	2.3	1.3	2.4
No major source	34	4.8	2.3	5.2	8.8
No cash receipts	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	703		344	154	205
Number not reporting 4/	16		8	4	4

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 342 borrowers with no record after entry on RR program.

Table 3

Table 3.--SHIFTS IN SOURCES OF RECEIPTS YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by source yielding 50 percent or more of cash receipts, excluding loans, during year before first standard loan and during last year of record after entry on standard RR program

Major source year before first standard loan	Total	Borrowers by major source during last year of record after entry on RR: Crop sales	Livestock and produce	Crop sales and livestock and produce 1/	AAA	Other cash from farm	Farm receipts 2/	PSA grants	Off-farm work	Other nonfarm income 3/	No major source	No cash receipts	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
Crop sales	163	72	35	19	2	---	9	5	5	6	6	---	4
Livestock and produce	105	21	131	29	2	---	8	2	15	1	3	---	8
Crop sales and livestock and produce 1/	69	13	14	16	1	---	8	1	2	---	3	---	1
AAA	15	2	4	2	2	---	2	---	2	1	---	---	---
Other cash from farm	4	1	2	---	1	---	---	---	---	---	---	---	---
Farm receipts 2/	19	5	6	3	1	---	2	1	1	1	1	---	---
PSA grants	9	---	7	1	---	---	---	1	---	---	---	---	---
Off-farm work	181	41	29	27	1	1	8	5	27	5	14	---	5
Other nonfarm income 3/	15	4	4	---	---	---	1	---	---	1	2	---	1
No major source	15	1	6	2	---	---	3	---	1	---	2	---	---
No cash receipts	9	2	3	1	---	---	---	---	2	---	1	---	---
Unknown	36	8	14	6	1	---	1	---	3	---	2	---	1
Total 4/	719	168	265	105	11	1	41	15	58	15	34	---	16

1/ Neither crop sales alone nor livestock and produce alone is 50 percent of the total, but the two combined are 50 percent or more of the total.

2/ No single source of farm receipts is 50 percent or more of the total, but all sources combined are 50 percent or more of the total.

3/ Receipts from such sources as direct relief, soldier's bonus, etc.

4/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 50.-RECEIPTS FROM OFF-FARM WORK THE YEAR BEFORE: Number and percentage of borrowers classified by receipts from off-farm work during year before first standard RR loan, by period of first standard loan 1/

Receipts from off-farm work year before first standard loan	Total borrowers		Borrowers receiving first standard loan between 1/1/36- 2/28/37	3/1/37- 2/28/38	3/1/38- 2/28/39
	Number	Percent	Percent	Percent	Percent
$0	404	39.4	43.3	33.1	37.9
$1 to $24	14	1.4	1.4	3.2	0.5
$25 to $49	34	3.3	3.6	3.2	3.0
$50 to $74	39	3.8	2.7	5.8	4.1
$75 to $99	45	4.4	4.9	2.6	4.1
$100 to $149	63	6.1	[illegible]	8.4	6.6
$150 to $199	54	5.3	5.7	7.4	3.8
$200 to $299	99	9.6	[illegible]	3.9	8.1
$300 to $399	82	8.0	8.3	8.4	6.8
$400 to $499	49	4.8	5.0	3.7	5.1
$500 and over	153	14.9	11.1	15.3	19.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,026		441	190	395
Number not reporting	42		15	8	19

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

Note: A comparable table is also available for each state in the region.

Thirty-nine percent of the borrowers had no receipts from off-farm work during the year before the first loan; this was true for 43, 33, and 38 percent of the first-, second- and third-period borrowers, respectively. Fifteen percent had receipts of $500 or more from this source and the proportion with such large receipts increased from 11 percent in the first to 19 percent in the third period.

Table [illegible]—Receipts from off-farm work the year before the [illegible] of borrowers classified by receipts from off-farm work during the year before first standard RR loan, by States 1/

Receipts from off-farm work the year before first standard loan	Total borrowers		Borrowers by State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
$0	404	39.4	44.5	34.8	[illegible]
$1 to $24	14	1.4	0.8	0.9	[illegible]
$25 to $49	34	3.3	2.9	3.3	[illegible]
$50 to $74	39	3.8	2.6	5.7	3.2
$75 to $99	38	[illegible]	[illegible]	3.0	[illegible]
$100 to $149	63	[illegible]	[illegible]	3.5	[illegible]
$150 to $199	54	5.3	5.3	6.6	2.2
$200 to $299	99	9.6	9.5	10.3	9.2
$300 to $399	82	8.0	8.9	7.6	7.3
$400 to $499	49	4.8	4.5	4.5	4.4
$500 and over	153	14.9	15.3	14.8	14.6
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,026		390	331	305
Number not reporting	42		13	11	18

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

Sixty-five percent of the Wyoming borrowers, 60 percent of the Montana, and 56 percent of the Colorado borrowers received some receipts from off-farm work during the year before the first loan.

Table 32.--RECEIPTS FROM OFF-FARM WORK DURING LAST YEAR OF RECORD: Number and percentage of borrowers classified by receipts from off-farm work during last year of record after entry on standard RR program, by number of crop years after first loan 1/

Receipts from off-farm work during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
$0	281	39.6	44.7	32.9	36.3
$1 to $24	44	6.2	7.8	4.5	4.8
$25 to $49	48	6.8	6.1	8.4	6.8
$50 to $74	36	5.1	4.0	6.5	5.8
$75 to $99	28	4.0	4.3	1.9	4.8
$100 to $149	59	8.3	7.5	9.7	8.7
$150 to $199	39	5.5	5.1	7.1	4.3
$200 to $299	51	7.2	6.6	5.8	3.2
$300 to $399	39	5.5	3.7	7.7	6.8
$400 to $499	30	4.2	4.0	3.9	4.8
$500 and over	54	7.6	5.8	11.6	7.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	709		347	155	207
Number not reporting 2/	10		5	3	2

1/ Receipts from nonfarm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

Forty percent of the borrowers had no receipts from off-farm work after entry on RR; this was true of 45, 33, and 36 percent of those on the program 1, 2, and 3 years, respectively. Eight percent still had receipts of $500 or more from this source during their last year of record. More of the borrowers on the program 2 and 3 years than of those on 1 year had receipts of $300 or more from off-farm work.

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Table 22.—RECEIPTS FROM OFF-FARM WORK YEAR BEFORE RR AND LAST RR RECORD.- Number of borrowers classified by receipts from off-farm work during year before first standard loan and during last year of record after entry on standard RR program 1/

Receipts from off-farm work during year before first standard loan	Total borrowers	Borrowers by receipts from off-farm work during last year of record after entry on RR: $0	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0	276	136	18	14	11	9	20	12	20	12	6	30	1
$1 to $24	10	4	1	2	—	2	1	—	—	—	—	—	—
$25 to $49	24	12	3	4	2	—	1	—	—	1	—	—	1
$50 to $74	26	12	1	1	—	1	3	3	1	2	—	1	—
$75 to $99	36	15	2	7	—	—	2	1	—	1	—	—	1
$100 to $149	40	9	2	6	5	2	2	5	5	1	1	3	1
$150 to $199	44	12	1	3	2	1	5	2	7	4	2	8	2
$200 to $299	53	18	4	2	4	3	3	6	3	4	3	4	1
$300 to $399	66	19	5	5	3	2	13	2	4	3	7	4	1
$400 to $499	34	13	3	3	2	1	2	4	3	2	1	1	—
$500 and over	87	23	7	1	5	3	6	4	7	4	9	18	—
Unknown	23	10	2	—	3	1	3	—	1	1	1	1	—
Total 2/	719	281	44	48	36	28	59	39	51	39	30	54	10

1/ Receipts from non-farm work or from work done on farms other than operated by the borrower, regardless of the member of the household by whom the work was done.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

One-half of the borrowers who had no receipts from off-farm work the year before the first loan did

[illegible]

[illegible] 14.--[illegible] from off-farm work and size of farm last [illegible]: Number of borrowers classified by receipts from off-farm work and by acres in farm during last year of record after entry on standard RR program

Receipts from off-farm work during last year of record after entry on RR 1/	Total borrowers	Borrowers by acres in farm during last year of record after entry on RR: 0	Less than 20	20 to 49	50 to 99	100 to 174	175 to 259	260 to 499	500 to 999	1,000 and over	Un[illegible]
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
	281	—	2	5	16	62	23	61	32	[illegible]	[illegible]
to $24	44	—	—	2	6	12	5	10	4	[illegible]	—
5 to $49	48	—	—	1	8	6	—	9	12	[illegible]	[illegible]
0 to $74	36	—	—	—	2	5	2	5	5	[illegible]	[illegible]
5 to $99	28	—	—	—	9	7	—	1	1	[illegible]	—
0 to $149	59	—	1	6	6	10	4	8	13	10	1
0 to $199	39	—	—	—	4	13	2	7	7	6	—
0 to $299	51	—	2	1	3	9	5	8	10	[illegible]	—
0 to $399	39	—	1	2	4	5	3	9	9	[illegible]	—
0 to $499	30	—	—	3	1	2	3	6	9	6	—
0 and over	54	—	1	4	3	5	3	7	9	20	2
nown	10	—	—	—	1	—	—	1	5	—	3
al 2/	719	—	6	27	65	141	50	131	139	150	10

1/ Receipts from nonfarm work or from work done on farms other than operated by the [illegible] regardless of the member of the household by whom the work was done.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

[illegible]: A comparable table is also available with borrowers classified by number of [illegible] years (1,2 or 3) after first standard loan.

Table 55.--RECEIPTS FROM AAA YEAR BEFORE RR: Number and percentage of borrowers classified by receipts from AAA during year before first standard RR loan

Receipts from AAA year before first standard loan	Total borrowers	
	Number	Percent
$0 1/	639	70.0
$1 to $24	13	1.4
$25 to $49	23	2.5
$50 to $74	30	3.3
$75 to $99	29	3.2
$100 to $149	58	6.4
$150 to $199	35	3.8
$200 to $299	35	3.8
$300 to $399	15	1.6
$400 to $499	15	1.6
$500 and over	22	2.4
Total reporting	914	100.0
Number not reporting	21	

1/ Exclusive of 133 borrowers reporting tenure status as farm laborer or nonfarm during year before first standard RR loan.

Seventy percent did not report any receipts from AAA during the year before the first loan. Another 10 percent received less than $100 and 10 percent more received from $100 to $200 from AAA. Two percent received $500 or more.

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Table X.--RECEIPTS FROM AAA DURING LAST YEAR OF RECORD: Number and percentage of borrowers classified by receipts from AAA during last year of record after entry on standard RR program, by number of crop years after first loan

Receipts from AAA during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	[illegible] years	[illegible] years
	Number	Percent	Percent	Percent	Percent
$0 1/	362	50.7	58.1	51.2	38.1
$1 to $24	19	2.7	1.4	2.6	[illegible]
$25 to $49	31	4.3	3.4	2.6	7.2
$50 to $74	45	6.3	4.9	7.6	7.2
$75 to $99	41	5.7	4.6	7.7	6.2
$100 to $149	52	7.3	6.6	5.8	9.6
$150 to $199	40	5.6	5.1	7.7	4.8
$200 to $299	64	9.0	7.7	7.1	12.5
$300 to $399	26	3.6	3.1	4.5	3.8
$400 to $499	12	1.7	1.7	1.3	1.9
$500 and over	22	3.1	3.4	1.[illegible]	3.4
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	714		350	156	208
Number not reporting 2/	5		3	2	[illegible]

1/ May include an occasional borrower reporting no farm.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

During the last year of record after entry on RR 51 percent had no receipts from AAA. No receipts from this source were reported by 58, 51, and 38 percent of those on the program 1, 2, and [illegible] years, respectively. Another 19 percent received less than $100 and 13 percent received from $100 to $200. Only 3 percent received $500 or over from AAA.

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Table 24.—RECEIPTS FROM AAA YEAR BEFORE RR AND LAST RR RECORD. Number of borrowers classified by receipts from AAA during year before first standard loan and during last year of record after entry on Standard RR program

Receipts from AAA year before first standard loan	Total borrowers	Borrowers by receipts from AAA during last year of record after entry on RR: 1/ $0	$1 to $24	$25 to $49	$50 to $74	$75 to $99	$100 to $149	$150 to $199	$200 to $299	$300 to $399	$400 to $499	$500 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
$0 1/	527	310	16	25	33	23	32	22	36	14	4	9	3
$1 to $24	4	2	—	—	2	—	—	—	—	—	—	—	—
$25 to $49	14	4	—	—	1	3	3	2	1	—	—	—	—
$50 to $74	21	6	—	2	3	5	3	—	—	1	—	—	1
$75 to $99	20	4	2	1	2	3	4	—	3	1	—	—	—
$100 to $149	34	15	—	1	3	2	6	1	3	1	1	—	1
$150 to $199	22	2	—	1	—	2	2	6	3	1	2	2	—
$200 to $299	29	7	—	1	—	1	1	6	7	1	2	3	—
$300 to $399	10	1	1	—	—	—	1	—	4	3	—	—	—
$400 to $499	11	1	—	—	1	—	—	—	3	3	1	2	—
$500 and over	14	4	—	—	—	—	—	1	1	1	2	5	—
Unknown	10	5	—	—	—	1	—	2	1	—	—	1	—
Total 2/	719	362	19	31	45	41	52	40	64	26	12	22	5

1/ Includes borrowers reporting no farms.

2/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 58.--NUMBER OF FARM ENTERPRISES YEAR BEFORE RR: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard RR loan 1/

Number of farm enterprises year before first standard loan	Total borrowers	
	Number	Percent
1	247	30.0
2	296	36.1
3	203	24.7
4	66	8.0
5	10	1.2
6	—	—
7	—	—
8	—	—
9 or 10	—	—
11 or more 2/	—	—
Total reporting	822	100.0
Number not reporting	38	

1/ Exclusive of 2[illegible] borrowers reporting no cash receipts from crops or livestock during year before first standard RR loan.

2/ Eleven or more each yielding less than 10 percent of cash receipts from crops and livestock.

Of the borrowers who had any receipts from crops or livestock during the year before the first loan 30 percent depended upon 1 crop or livestock enterprise and hence got over 90 percent of their crop and livestock receipts from a single source such as wheat, sugar beets, hogs, or cattle. Two enterprises, each yielding at least 10 percent of the crop and livestock receipts, were most common. Only 1 percent had 5 enterprises and none had more than 5.

Table 59.--NUMBER OF FARM ENTERPRISES LAST YR RECORD: Number and percentage of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during last year of record after entry on standard RR program, by number of crop years after first loan

Number of farm enterprises during last year of record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
0 1/	27	3.8	3.5	5.1	3.4
1	172	24.3	29.2	21.2	21.7
2	241	34.0	34.9	33.3	32.9
3	174	24.5	26.0	21.8	24.2
4	80	11.3	7.8	16.0	13.5
5	15	2.1	0.6	2.6	4.3
6	---	---	---	---	---
7	---	---	---	---	---
8	---	---	---	---	---
9 or 10	---	---	---	---	---
11 or more 2/	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	709		346	156	207
Number not reporting 3/	10		6	2	2

1/ No cash receipts from crops or livestock.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 349 borrowers with no record after entry on RR program.

Four percent of the borrowers had no cash receipts from crops and livestock in the last year of record after entry on RR. One enterprise was depended upon by 24 percent although 2 enterprises were most common. Only 2 percent had 5 enterprises and none had more.

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Table 60.-NUMBER OF FARM ENTERPRISES YEAR BEFORE RR AND LAST RR RECORD: Number of borrowers classified by number of farm enterprises yielding 10 percent or more of cash receipts from crops and livestock during year before first standard loan and during last year of record after entry on standard RR program

Number of farm enterprises year before first standard loan	Total borrowers	Borrowers by number of farm enterprises during last year of record after entry on RR: 0 1/	1	2	3	4	5	6	7	8	9 or 10	11 or more 2/	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
0 1/	137	7	34	50	29	11	4	---	---	---	---	---	2
1	117	10	57	52	34	11	1	---	---	---	---	---	2
2	194	9	47	69	45	18	4	---	---	---	---	---	2
3	148	---	26	52	40	27	2	---	---	---	---	---	1
4	49	---	3	12	18	11	4	---	---	---	---	---	1
5	7	---	---	---	6	1	---	---	---	---	---	---	---
6	---	---	---	---	---	---	---	---	---	---	---	---	---
7	---	---	---	---	---	---	---	---	---	---	---	---	---
8	---	---	---	---	---	---	---	---	---	---	---	---	---
9 or 10	---	---	---	---	---	---	---	---	---	---	---	---	---
11 or more 2/	---	---	---	---	---	---	---	---	---	---	---	---	---
Unknown	17	1	5	6	2	1	---	---	---	---	---	---	2
Total 3/	719	27	172	241	174	80	15	---	---	---	---	---	10

1/ Includes borrowers reporting no farm.

2/ Eleven or more, each yielding less than 10 percent of cash receipts from crops and livestock.

3/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Excluding those who had no receipts from crops and livestock during the year before the first loan, roughly one-third increased their number of enterprises after entry on RR, one-third decreased their number and one-third remained unchanged.

Table 61.--FAMILY EXPENDITURES YEAR BEFORE RR: Number and percentage of borrowers classified by cash family-operating expenditures during year before first standard RR loan

Cash family-operating expenditures: year before first standard loan	Total borrowers	
	Number	Percent
Less than $100	11	2.2
$100 to $199	40	7.9
$200 to $299	100	19.7
$300 to $399	128	25.2
$400 to $499	90	17.7
$500 to $749	108	21.3
$750 to $999	17	3.4
$1,000 to $1,499	11	2.2
$1,500 to $1,999	2	0.4
$2,000 and over	---	---
Total reporting	507	100.0
Number not reporting	561	
Median cash family-operating expenditures year before first standard loan	$380	

Family operating expenditures for the year before the first loan were known for about one-half of the borrowers. The median was $380. Thirty percent spent less than $300; 43 percent spent $300 to $500; and 27 percent spent $500 or more for family purposes.

Table 62.--FAMILY EXPENDITURES LAST RR RECORD: Number and percentage of borrowers classified by cash family-operating expenditures during last year of record after entry on standard RR program

Cash family-operating expenditures during last year of record	Total borrowers	
	Number	Percent
Less than $100	8	1.1
$100 to $199	66	9.5
$200 to $299	128	18.4
$300 to $399	167	24.0
$400 to $499	157	22.5
$500 to $749	135	19.4
$750 to $999	20	2.9
$1,000 to $1,499	12	1.7
$1,500 to $1,999	3	0.4
$2,000 and over	1	0.1
Total reporting	697	100.0
Number not reporting 1/	22	
Median cash family-operating expenditures last year of record	$388	

1/ Exclusive of 349 borrowers with no record after entry on RR program.

The median cash family operating expenditures during the last year of record after entry on RR was $388. Twenty-nine percent spent less than $300; 46.5 percent spent $300 to $500 and 24.5 percent spent $500 or more for the family.

A table is available showing family expenditures during the last year of record cross-tabulated against the family expenses for the year before the first loan.

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Table 63.-Planned family [illegible]: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR program, by period of first standard loan

Cash family-operating expenditures planned first year on RR	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $200	1	0.1	—	0.5	—
$100 to $199	44	4.8	5.8	1.6	4.2
$200 to $299	186	20.4	21.3	20.5	18.9
$300 to $399	251	27.6	27.7	29.2	25.9
$400 to $499	201	22.1	19.7	22.1	26.0
$500 to $749	195	21.4	23.5	20.0	18.9
$750 to $999	25	2.7	1.8	3.6	3.8
$1,000 and over	8	0.9	0.2	0.5	2.3
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	911		451	195	265
Number not reporting	1/ 13		5	3	1/ 7
Median cash family-operating expenditures planned	$389		$383	$387	$404

1/ Excludes 142 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is also available for each State in the region.

The median cash expenditures for the family planned to be made by borrowers during their first year on the RR program was $389. Twenty-five percent planned to spend less than $300; one-half planned to spend $300 to $500 and one-fourth expected to spend $500 or more.

Table 6. [illegible]NED FAMILY EXPENDITURES: Number and percentage of borrowers classified by cash family-operating expenditures planned during first year on standard loan RR program by States

Cash family-operating expenditures planned first year on RR	Total borrowers		Borrowers' State of residence at time of first standard loan		
	Number	Percent	Montana Percent	Wyoming Percent	Colorado Percent
Less than $100	1	0.1	—	0.4	—
$100 to $199	44	4.8	1.5	5.1	8.2
$200 to $299	186	20.4	10.2	21.7	30.3
$300 to $399	252	27.6	22.6	33.3	27.7
$400 to $499	201	22.1	24.7	22.8	18.5
$500 to $749	195	21.4	34.1	13.4	14.9
$750 to $999	25	2.7	5.7	2.2	---
$1,000 and over	8	0.9	1.2	1.1	0.3
Total	912	100.0	100.0	100.0	100.0
Number reporting	911		332	276	302
Number not reporting 1/	15		[illegible]	11	1
Median cash family operating expenditures planned	$389		$463	$368	$341

1/ [illegible] 142 borrowers [illegible] reported because first standard loan was authorized after August 31, 1938.

The median planned family expenditures for the first year on RR was highest for Montana borrowers, $463, and lowest for Colorado, $341. Thirty-eight percent of the Colorado borrowers planned to spend less than $300 as compared to 27 percent of the borrowers in Wyoming and 12 percent of those in Montana.

Forty-one percent of the Montana borrowers, [illegible] 17 percent of the Wyoming and 15 percent of the Colorado borrowers, expected to spend more than $500 cash for family living.

Table 22.—PLANNED FARM-FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on RR [illegible], by period of first standard loan 1/

Cash value of food planned to be furnished by farm first year on RR	Total borrowers		Borrowers receiving first standard farm loan during		
			9/1/34 - 6/30/36	7/1/36 - 6/30/37	7/1/37 - 6/30/38
	Number	Percent	Percent	Percent	Percent
$0	—	—	—	—	*
$1 to $99	19	7.1	10.5	1.2	*
$100 to $199	123	45.0	55.0	33.4	*
$200 to $299	75	27.9	26.3	32.2	*
$300 to $399	17	6.1	2.6	11.1	*
$400 to $499	11	4.1	1.8	3.7	*
$500 to $749	17	6.3	2.9	12.3	*
$750 to $999	7	2.6	0.6	4.9	*
$1,000 and over	2	0.7	—	1.2	*
Total	271	100.0	100.0	100.0	*
Number reporting	289		171	81	17
Number not reporting	2/ 657		285	217	2/ 155
Median cash value of food planned to be furnished	$190		$172	$268	**

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ The cash value of food planned to be furnished by the farm is included for some borrowers.

2/ Excluding 142 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

Note: A comparable table is also available for each State in the region.

The value of food planned to be furnished by the farm during the first year on RR was known for only one-fourth of the borrowers. For these the median was $190 and was higher in the second than in the first period, rising from $172 to $268. The value was from $100 to $300 for 73 percent of the borrowers.

A table is available showing the value of food planned to be furnished during the first year on RR cross-tabulated against planned cash expenditures for the family.

Table 46.--FARM-FURNISHED FOOD: Number and percentage of borrowers classified by cash value of food planned to be furnished by the farm during first year on standard loan [illegible], by States 1/

Cash value of food planned to be furnished by farm first year in $	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
$1	—	—	*	—	—
$1 to $99	19	7.1	*	1.6	10.7
$100 to $199	121	45.0	*	27.8	56.7
$200 to $299	75	27.9	*	31.1	28.4
$300 to $399	17	6.3	*	9.8	3.6
$400 to $499	11	4.1	*	4.9	—
$500 to $749	17	6.3	*	11.5	0.6
$750 to $999	7	2.6	*	3.3	—
$1,000 and over	2	0.7	*	—	—
Total	XXX	100.0	*	100.0	100.0
Number reporting	268		39	61	180
Number not reporting 2/	699		294	225	136
Median cash value of food planned to be furnished	$195		**	$204	$169

* Percentage not computed on a base of fewer than 50 cases.

** Median not computed on a base of fewer than 50 cases.

1/ The cash value of food planned to be furnished by the farm is included for some borrowers.

2/ Excludes 143 borrowers for whom data not expected because first standard loan was authorized after August 31, 1938.

The value of food planned to be furnished by the farm during the first year on the land averaged $169 for Colorado borrowers and $204 for Wyoming borrowers. This information was available for only one-fourth of the borrowers.

[illegible] Administration [illegible]
[illegible]

[illegible] 6, [illegible]

[illegible] real estate equities decreases the median amount of net worth [illegible] at the time of the first stamped loan [illegible] of the three [illegible] for the common [illegible] net worth with real estate was [illegible], [illegible] without real estate was 179, or a difference of [illegible]. The difference in net worth with and without real estate increased by periods, being [illegible] [illegible]-39. The difference was greatest for Wyoming and least for [illegible]. The differences are summarized as follows:

Minus net worth at time of first stamped loan

First [illegible] period	Including farm real estate	Excluding farm real estate	Difference
7/1/36-2/28/37	$ 845	$528	[illegible]
7/1/37-2/28/38	1,420	810	610
7/1/38-2/28/39	1,612	928	684
Total, all periods	1,150	729	427
States			
Colorado	644	481	163
Montana	1,360	843	518
Wyoming	1,664	859	805

Excluding real estate equities increases the proportion of borrowers with a minus net worth at the time of the first loan to 8.5 percent, as compared with 5.6 percent when real estate is included. While 1 borrower in 3 had a beginning net worth of $2,000 or more, only 1 in 8 had as much as $2,000 net worth if real estate equities are not included.

Table 67.--NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by period of first standard loan

Net worth at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	18	1.7	2.0	1.5	1.5
-$499 to -$1	41	3.9	4.4	4.1	3.2
$0 to $124	52	4.9	5.5	5.6	3.9
$125 to $249	59	5.6	8.2	5.1	2.9
$250 to $499	120	11.4	14.6	10.3	8.3
$500 to $999	199	18.8	22.2	16.0	16.7
$1,000 to $1,499	125	11.8	13.7	8.7	11.2
$1,500 to $1,999	104	9.9	7.1	15.4	10.3
$2,000 to $2,999	123	11.6	10.6	10.8	13.2
$3,000 to $4,999	118	11.2	7.1	13.8	14.7
$5,000 and over	97	9.2	4.6	8.7	14.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,056		452	195	409
Number not reporting	12		4	3	5
Median net worth at time of first standard loan	$1,156		$845	$1,426	$1,613

Note: A comparable table is also available for each State in the region.

A marked upward trend is revealed in the amount of beginning net worth shown by farmers accepted as RR borrowers. The proportion of borrowers with a negative net worth or with a net worth of less than $500 decreased each period, being 35, 27, and 20 percent in the first, second, and third periods, respectively. The proportion with a net worth of $2,000 or more, including real estate, increased each period, being 22, 33, and 42 percent. The median net worth at the time of the first loan also increased each period, being nearly double for borrowers in the third period over that for borrowers in the first period.

Table 68.--NET WORTH AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth at time of first standard RR loan, by States

Net worth at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
-$500 or more	18	1.7	1.8	1.5	1.8
-$499 to -$1	41	3.9	4.4	1.8	5.4
$0 to $124	52	4.9	2.6	3.6	9.0
$125 to $249	59	5.6	4.1	2.4	10.5
$250 to $499	120	11.4	9.8	7.8	17.0
$500 to $999	199	18.8	17.7	17.1	22.1
$1,000 to $1,499	125	11.8	13.4	11.6	10.2
$1,500 to $1,999	104	9.9	10.0	13.1	6.3
$2,000 to $2,999	123	11.6	13.9	13.4	7.2
$3,000 to $4,999	118	11.2	13.6	14.3	5.1
$5,000 and over	97	9.2	8.7	13.4	5.4
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,056		389	335	332
Number not reporting	12		4	7	1
Median net worth at time of first standard loan	$1,156		$1,301	$1,665	$644

When real estate equities are included, Wyoming borrowers definitely had the highest net worth at the time of the first standard loan, and Colorado borrowers had the lowest net worth of the three States in the region.

Table 69.--NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST FSA LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard FSA loan, by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
-$500 or more	30	2.9	3.8	3.1	1.7
-$499 to -$1	59	5.6	6.7	5.1	4.7
$0 to $124	62	5.9	6.9	6.7	4.5
$125 to $249	80	7.7	10.3	8.7	4.2
$250 to $499	173	16.6	20.8	11.8	14.2
$500 to $999	258	24.7	25.8	23.6	24.2
$1,000 to $1,499	158	15.1	14.5	13.8	16.3
$1,500 to $1,999	97	9.3	5.6	14.4	10.9
$2,000 to $2,999	90	8.6	4.3	8.2	13.7
$3,000 to $4,999	31	3.0	1.3	4.1	4.2
$5,000 and over	6	0.6	---	0.5	1.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,044		447	195	402
Number not reporting	24		9	3	12
Median net worth, excluding equity in farm real estate, at time of first standard loan	$729		$528	$810	$925

Note: A comparable table is also available for each State in the region

The proportion of borrowers with a negative net worth and with a net worth of less than $250, excluding real estate, decreased each period, being 28, 24, and 15 percent in the first, second, and third periods, respectively. The proportion with a net worth at the time of the first standard loan of $2,000 or more increased each period, being 6, 13, and 19 percent. The median net worth also increased each period.

Table 70.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by States

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
-$500 or more	30	2.9	3.7	1.8	3.0
-$499 to -$1	59	5.6	7.1	3.6	6.0
$0 to $124	62	5.9	3.4	4.5	10.2
$125 to $249	80	7.7	5.2	5.7	12.3
$250 to $499	173	16.6	16.0	13.9	20.0
$500 to $999	258	24.7	21.2	28.5	25.1
$1,000 to $1,499	158	15.1	17.6	15.7	12.7
$1,500 to $1,999	97	9.3	11.[illegible]	10.3	6.0
$2,000 to $2,999	90	8.6	10.[illegible]	10.[illegible]	4.5
$3,000 to $4,999	31	3.0	3.[illegible]	4.5	0.9
$5,000 and over	6	0.6	0.3	1.2	0.3
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,044		381	331	332
Number not reporting	24		12	11	1
Median net worth, excluding equity in farm real estate, at time of first standard loan	$723		$843	$859	$481

When real estate equities are excluded, Wyoming and Montana borrowers had about the same net worth and had a much larger net worth at the time of the first standard loan than Colorado borrowers.

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Table 71.--NET WORTH, INCLUDING AND EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN: Number of borrowers classified by net worth, including equity in farm real estate, and by net worth, excluding equity in farm real estate, at time of first standard RR loan

Net worth, including equity in farm real estate, at time of first standard loan	Total borrowers	Net worth, excluding equity in farm real estate, at time of first standard loan: -$500 or more	-$499 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,999	$3,000 to $4,999	$5,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
-$500 or more	18	16	---	---	1	1	---	---	---	---	---	---	---
-$499 to -$1	41	1	38	1	---	---	---	---	---	---	---	---	1
$0 to $124	52	1	2	48	1	---	---	---	---	---	---	---	---
$125 to $249	59	---	---	1	55	---	1	1	---	---	---	---	1
$250 to $499	120	3	---	---	3	110	1	1	2	---	---	---	---
$500 to $999	199	2	10	7	6	17	155	1	---	---	---	---	1
$1,000 to $1,499	125	1	2	7	3	10	31	75	---	---	---	---	1
$1,500 to $1,999	104	1	1	1	1	13	21	25	42	1	---	---	2
$2,000 to $2,999	123	3	1	2	7	11	21	27	17	32	---	---	2
$3,000 to $4,999	118	---	4	---	3	10	20	25	21	23	9	---	4
$5,000 and over	97	2	1	---	---	1	8	8	15	34	22	6	---
Unknown	12	---	---	---	---	---	---	---	---	---	---	---	12
Total	1,068	30	59	62	60	173	258	168	97	90	31	6	24

Note: A comparable table is also available for (a) each State in the region, (b) for each of the three periods of first standard loan, and (c) for each State by each of the three periods of first standard loan.

This table brings out the relationship between net worth with and net worth without real estate.

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Tables 72, 73, 74

Fifty-two percent of the borrowers for whom a record was available after entry on RR had a lower net worth at the time of the last record than at the time of the first loan; 31 percent incurred a decrease of $500 or more. Twenty-seven percent increased their net worth by $500 or more. The median change was a decrease of $30. Fifty-seven percent of the first, 54 percent of the second, and 42 percent of the third period borrowers decreased their net worth by the time of their last record. All of the third period borrowers had been on the program 1 year and the majority of the first period borrowers had been on 3 years at the time of the last record. The median changes were a decrease of $125, a decrease of $52 and a gain of $90 for first, second, and third period borrowers, respectively. Supplementary tabulations reveal Wyoming borrowers as having the best record with a median gain of $116 and with only 44 percent reporting a decrease in net worth. Colorado borrowers had the poorest record with a median loss of $122 and with 60 percent having a loss. For Montana, the median change was a decrease of $21 and 51 percent had some decrease in net worth.

Excluding real estate from changes in net worth results in a less favorable statement of progress as measured by changes in net worth. Fifty-eight percent of all borrowers with any record of change since receiving the first standard loan had a lower net worth, excluding land and buildings, at the time of the last record than they did at the time of the first loan. This was true for 53 percent of the borrowers with records 1 year after the first loan, 64 percent of those with records 2 years after and 62 percent of those with records 3 years after the first loan. One-third of the borrowers incurred decreases of $500 or more and 19 percent had increases of $500 or more, excluding real estate.

Without real estate, the median change in net worth was a decrease of $124. For those with a 1-year record, this decrease was $31. Those with 2-year records had a loss of $336 and those with 3-year records had a loss of $118.

On the basis of table 74 the conclusion must be drawn that the chances of some increase or some decrease in net worth, excluding real estate, had little relation to the amount of net worth at the time of entry on RR. This conclusion applies to borrowers on the program 1, 2, and 3 years. It is true that a larger percentage, 43 percent, of borrowers with a beginning net worth of $1,000 and over had a decrease of $500 or more than was the case for all borrowers.

Table 72.--CHANGE IN NET WORTH: Number and percentage of borrowers classified by change in net worth from time of first standard loan to time of last record after entry on standard [illegible] [illegible]

Change in net worth	Total borrowers		Borrowers receiving standard loans between [illegible] 3/1/[illegible] and 2/28/29		[illegible] 3/1/[illegible] and 2/28/[illegible]	[illegible]
	Number	Percent	Percent	Percent	Percent	Percent
$1,000 or more	87	15.0	[illegible]	17.2	[illegible]	[illegible]
$999 to $500	90	[illegible]	[illegible]	12.1	[illegible]	[illegible]
$499 to $250	59	[illegible]	[illegible]	11.5	[illegible]	7.7
$249 to $125	36	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$124 to $1	56	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$0 to $124	47	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$125 to $249	40	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$250 to $499	64	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$500 to $999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$1,000 to $1,999	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
$2,000 and over	[illegible]	[illegible]	[illegible]	6.4	6.2	
Total	[illegible]	100.0	100.0	100.0	100.0	
Number reporting	108		[illegible]	[illegible]	[illegible]	
Number not reporting 1/	[illegible]		[illegible]	[illegible]	[illegible]	
Gain or change per year	$30		[illegible] 25	[illegible]	$90	

1/ Excluded in [illegible] borrowers who had no record after entry on [illegible] [illegible]

Table 3. CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number and percentage of borrowers classified by change in net worth, excluding equity in farm real estate, from time of first standard loan to month filed last year or passed after entry on standard RR program, by number of crop years after first loan

Change in net worth, excluding equity in farm real estate	Total borrowers		Borrowers by number of crop years after first loan and specified last year of report							
			1 ending between				2 ending between			3 ending between
			Total	10/1/36-8/31/37	9/1/37-8/31/38	9/1/38-8/31/39	Total	10/1/38-8/31/39	9/1/39-8/31/40	9/1/40-8/31/41
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$1,000 or more	125	17.9	11.4	12.3		11.2	22.5	27.5	18.7	26.1
-$999 to -$500	107	15.3	11.1	17.4	*	9.7	21.6	21.9	21.2	17.7
-$499 to -$250	71	10.2	11.1	5.8	*	10.9	8.9	9.6	7.5	1.9
-$249 to -$125	46	8.6	8.8	14.0	*	6.7	4.9	7.7	5.0	4.3
-$124 to -$1	55	7.9	10.2	16.8	*	4.0	7.2	5.5	8.8	4.4
$0 to $124	51	7.3	9.1	5.3	*	10.1	5.2	5.5	5.0	5.8
$125 to $249	41	5.9	7.9	10.5	*	7.5	5.9	4.1	5.8	3.5
$250 to $499	70	10.0	11.4	5.3	*	12.4	9.8	6.5	15.7	7.9
$500 to $999	53	7.6	7.3	6.8	*	8.2	7.2	6.8	7.5	8.4
$1,000 to $1,999	51	7.3	7.5	1.8	*	2.4	4.6	1.1	5.0	8.8
$2,000 and over	28	4.0	4.1	1.8	*	4.9	0.2	6.8	3.8	3.0
Total	699	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0
Number reporting	699		342	67	18	207	123	73	80	233
Number not reporting 1/	21		10	3	1	8	5	5	2	
Median change in net worth, excluding equity in farm real estate	-$124		-$31	-$147	**	$10	$172	-$441	-$146	-$112

1/ Percentage not computed on a base of fewer than 50 cases. ** Median not computed on a base of

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Table 74.--NET WORTH AT TIME OF FIRST OR LOAN AND CHANGE IN NET WORTH, EXCLUDING FARM REAL ESTATE: Number of borrowers classified by net worth at time of first standard loan and by change in net worth, excluding equity in farm real estate, to time of last record after entry on standard RR program

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers	Borrowers by change in net worth, excluding equity in farm real estate											
		-$1,000 or more	-$949 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
-$500 and over	20	1	1	1	---	---	1	---	1	1	3	9	2
-$499 to -$1	43	5	7	4	4	2	2	6	4	1	4	1	3
$0 to $124	47	5	8	5	4	5	6	3	6	3	1	1	---
$125 to $249	56	8	7	6	6	8	3	2	7	5	4	---	---
$250 to $499	125	19	17	16	10	12	8	9	17	5	9	2	1
$500 to $999	183	28	27	22	15	18	15	6	18	21	6	5	1
$1,000 to $1,499	109	22	24	8	4	4	7	7	11	11	10	2	1
$1,500 to $1,999	55	12	9	4	2	1	6	1	4	4	7	4	1
$2,000 to $2,999	62	18	6	6	1	6	---	6	1	2	1	4	2
$3,000 to $4,999	13	6	1	1	---	---	2	1	1	---	6	---	---
$5,000 and over	1	1	---	---	---	---	---	---	---	---	---	---	---
Unknown	10	---	---	---	---	---	---	---	---	---	---	---	10
Total 1/	719	125	107	71	46	55	51	41	70	53	51	28	21

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 75.—ASSETS AT TIME OF FIRST [illegible] LOAN: Number and percentage of borrowers classified by value of assets at time of first standard loan, by period of first standard loan

Value of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
Less than $125	29	2.7	3.5	2.6	2.0
$125 to $249	33	3.1	4.9	3.1	1.2
$250 to $499	84	7.9	11.0	7.7	4.6
$500 to $999	129	12.0	15.8	10.2	8.6
$1,000 to $1,499	117	11.2	15.6	7.1	8.1
$1,500 to $1,999	87	8.1	10.2	5.1	7.3
$2,000 to $2,999	139	13.1	12.4	11.2	14.7
$3,000 to $3,999	100	9.5	7.3	15.8	8.8
$4,000 to $5,999	131	12.4	9.3	16.3	13.9
$6,000 to $9,999	126	11.9	6.0	14.3	17.4
$10,000 and over	86	8.1	4.0	6.6	13.4
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,058		453	196	409
Number not reporting	10		3	2	5
Median value of assets at time of first standard loan	$2,377		$1,461	$3,194	$3,403

The median amount of assets for all borrowers at the time of the first standard loan was $2,377. One-fourth (26 percent) had assets of less than $1,000 while 20 percent had $6,000 or more.

The median amount of assets in the first period was $1,461. The median in the second period was more than double that in the first, being $3,194; in the third period it was $3,403. The proportion of borrowers with assets of less than $1,000 decreased from 35 percent for the first period to 16 percent during the third period, while the proportion with assets of $6,000 or more increased from 10 percent in the first period to 31 percent in the third.

These facts indicate that as the program continued the tendency was to make loans to borrowers with more assets. Assets include real estate.

Table 76.-NUMBER OF COWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of cows owned at time of first standard RR loan

Number of cows at time of first standard loan	Total borrowers	
	Number	Percent
No cows, no other cattle	265	25.1
1	114	10.8
2	118	11.2
3	87	8.2
4	72	6.8
5 to 9	195	18.5
10 to 19	104	9.9
20 to 39	39	3.7
40 and over	17	1.6
No cows, but 1 or more other cattle	16	1.5
Cattle, type unknown	29	2.7
Total reporting	1,056	100.0
Number not reporting	12	

At the time of entry on the RR program, one-fourth of the borrowers had no cows or other cattle. Over one-third, 37 percent, had less than 5 cows. Only 5 percent of the borrowers had 20 or more cows.

Table 77.-NUMBER OF COWS LAST REPORTED: Number and percentage of borrowers classified by number of cows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of cows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No cows, no other cattle	18	2.5	3.2	1.9	1.9
1	43	6.1	7.5	6.4	3.4
2	59	8.3	6.6	10.3	9.7
3	44	6.2	6.6	5.1	6.3
4	45	6.3	7.2	5.1	5.8
5 to 9	173	24.3	19.8	29.6	28.0
10 to 19	142	20.0	23.0	14.8	18.8
20 to 39	49	6.9	7.2	8.2	5.3
40 and over	29	4.1	5.2	1.9	3.9
No cows, but 1 or more other cattle	10	1.4	1.1	1.9	1.4
Cattle, type unknown	99	13.9	12.6	14.7	15.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	711		348	156	207
Number not reporting 1/	8		4	2	2

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Practically all of the borrowers had cows at the time of their last record after entry on RR. Twenty-seven percent had less than 5 cows; 11 percent had 20 or more cows. Cattle of some type, but not the number of cows, were reported by 14 percent of the borrowers.

[illegible]

Table 7[illegible].--NUMBER OF COWS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: Number of borrowers classified by number of cows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of cows at time of first standard loan	Total borrowers	Borrowers by number of cows at time of last record after entry on RR: No cows, no other cattle	1	2	3	4	5 to 9	10 to 19	20 to 39	40 and over	No cows, but 1 or more other cattle	Cattle, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	179	10	22	26	17	14	41	24	4	1	4	14	2
1	36	1	13	10	11	1	4	5	1	2	1	10	1
2	81	1	5	8	1	11	19	15	4	—	1	13	—
3	31	—	—	5	6	3	10	10	3	—	1	2	1
4	40	—	—	6	—	1	24	2	1	1	1	7	—
5 to 9	142	—	4	3	1	1	4	41	10	6	2	25	1
10 to 19	65	—	1	—	2	1	7	24	16	5	—	9	—
20 to 39	22	—	—	1	—	—	—	3	5	1	—	4	—
40 and over	9	—	—	—	—	—	—	—	1	5	—	1	1
No cows, but 1 or more other cattle	12	—	—	2	—	—	2	3	—	1	—	2	—
Cattle, type unknown	18	—	1	—	2	1	2	4	2	—	—	3	—
Unknown	6	—	—	1	—	—	2	—	—	—	—	2	1
Total 1/	719	18	43	59	41	45	173	112	49	29	12	97	6

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

This table shows that most of the borrowers increased their number of cows after entry on RR.

Table 19.--NUMBER OF HENS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of hens owned at time of first standard RR loan

Number of hens at time of first standard loan	Total borrowers	
	Number	Percent
No hens, no other poultry	251	23.7
1 to 24	255	24.1
25 to 49	206	19.5
50 to 74	117	11.1
75 to 99	[illegible]	[illegible]
100 to 149	46	4.4
150 to 199	11	[illegible]
200 and over	9	[illegible]
No hens, but other poultry	40	3.8
Poultry, type unknown	89	8.4
Total [illegible]	1,057	100.0
Number not reporting	11	

Nearly one-fourth, 24 percent, of the borrowers had no hens or other poultry at the time of the first standard loan. Another one-fourth had less than 25 hens and one-fifth had flocks of only 25 to 49 hens. Only 6 percent of the borrowers had 100 hens or more.

Table [illegible]. Number of [illegible] borrowers and percent of borrowers classified by number of hens owned at time of last record, after entry on standard RI program, by number of crop years after first loan

Number of hens at time of last record after entry on RI	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No hens, but other poultry	30	4.0	7.1	1.6	[illegible]
1 to 24	45	6.3	7.7	7.1	3.4
25 to 49	75	10.5	10.0	15.4	7.8
50 to 74	64	8.9	11.7	9.6	3.8
75 to 99	16	2.2	1.7	[illegible]	[illegible]
100 to 149	30	4.2	4.0	[illegible]	3.8
150 to 199	7	1.0	0.6	0.6	1.9
200 and over	10	1.4	0.9	2.6	1.4
No hens, but other poultry	16	[illegible]	1.4	3.1	5.1
Poultry, type unknown	404	56.5	54.5	40.2	67.4
Total	715	100.0	100.0	100.0	100.0
Number reporting	715		351	156	208
Number not reporting 1/	6		2	3	1

1/ Exclusive of 140 borrowers with no record after entry on RI program.

At the time of the last record after entry on RI, 7 percent of the borrowers had no hens or other poultry. Interpretation of the data on the percentage of borrowers having various sizes of flocks is hampered by the fact that 56.5 percent of the borrowers are known to have had poultry but the number of hens is not known. For those reporting number of hens, flocks of 25 to 74 were most common.

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Table [illegible]--NUMBER OF HENS AT TIME OF FIRST RR LOAN AND LAST RR RECORD: number of borrowers classified by number of hens [illegible] at time of their [illegible] loan and at time of last record after entry on standard RR program

Number of hens at time of first standard loan	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	[illegible]	[illegible]
No hens, no other poultry	148	21	8	16	15	2	6	2	3	2	72
[illegible]	337	16	17	[illegible]	[illegible]	[illegible]	[illegible]	—	—	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	11	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	1	[illegible]	[illegible]
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
75 to 99	22	—	—	1	4	—	1	1	1	—	10
100 to 149	37	—	—	3	—	1	3	—	4	—	26
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
[illegible] poultry	29	—	1	[illegible]	[illegible]	—	[illegible]	—	—	2	17
Number hens unknown	26	—	—	—	1	—	—	1	—	—	[illegible]
Unknown	7	3	1	—	—	—	—	—	—	—	—
Total 1/	719	50	45	75	64	14	30	7	10	16	[illegible]

1/ Inclusive of 349 borrowers with no record after entry on RR program.

Table [illegible] shows [illegible] borrowers classified by number of prop years (1, 2 or 3) after first standard loan.

It is evident that the general tendency was to increase the number of hens after entry on RR but the fact that the number of hens in [illegible] of the borrowers at the time of their last record - although they were known to have had [illegible] - makes it difficult to see just what the shifts were in size of flock.

TABLE 32 - NUMBER OF COWS AND HENS AT TIME OF FIRST RR LOAN: Number of borrowers classified by number of cows and by number of hens owned at time of first standard RR loan

Number of cows at time of first standard RR loan	Total borrowers	Number of hens at time of first standard RR loan: no cows, no other poultry	1 to 25	26 to 50	51 to 75	76 to 99	100 to 149	150 to 199	200 and over	200 or less, but other poultry	Poultry type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
1	25	[illegible]	22	20	5	4	2	2	---	14	12	---
2	[illegible]	28	30	23	11	2	5	---	1	6	3	1
3	112	30	39	28	16	4	6	2	---	6	11	---
4	83	8	23	25	8	2	5	1	---	5	8	---
5	52	5	14	24	12	1	6	1	5	2	7	---
6	70	2	16	40	16	8	10	2	2	2	12	---
7	15	12	20	15	10	6	6	1	---	2	14	---
8	[illegible]	5	10	2	7	1	3	---	---	1	16	---
10 and over	37	1	6	7	4	2	---	---	---	1	4	---
No cows, but 1 or more other species	16	3	7	1	3	1	---	---	---	---	1	---
Cows unknown	20	3	7	6	2	1	1	---	---	1	8	---
Unknown	12	2	---	---	---	---	---	---	---	---	1	10
Total	1,[illegible]	492	255	206	117	32	45	11	9	40	89	11

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Table 83.-NUMBER OF COWS AND HENS: LAST RR RECORD: Number of borrowers classified by number of cows owned and by number of hens owned at time of last record after entry on standard RR program

Number of cows at time of last record after entry on RR	Total borrowers	Borrowers by number of hens at time of last record after entry on RR: No hens, no other poultry	1 to 24	25 to 49	50 to 74	75 to 99	100 to 149	150 to 199	200 and over	No hens, but other poultry	Poultry, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No cows, no other cattle	18	6	3	---	---	---	2	---	1	---	6	---
1	43	5	4	7	3	1	3	1	1	1	17	---
2	59	5	2	12	7	2	1	---	---	3	27	---
3	44	2	5	6	7	2	1	1	---	1	19	---
4	45	4	2	9	6	---	2	---	1	2	19	---
5 to 9	173	13	10	22	11	4	8	3	3	5	94	---
10 to 19	142	4	6	12	21	3	5	1	3	3	84	---
20 to 39	48	1	6	2	1	1	7	---	1	---	29	---
40 and over	29	1	3	1	1	---	---	---	---	---	23	---
No cows, but 1 or more other cattle	10	1	1	1	---	---	---	---	---	---	7	---
Cattle, type unknown	99	7	3	3	5	1	6	1	---	1	72	---
Unknown	8	1	---	---	---	---	---	---	---	---	3	4
Total 1/	719	50	45	75	64	14	30	7	10	16	404	4

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Table 84.--NUMBER OF SOWS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of sows owned at time of first standard RR loan

Number of sows at time of first standard loan	Total borrowers	
	Number	Percent
No sows, no other hogs	659	62.3
1	131	12.4
2	84	7.9
3	29	2.8
4	11	1.0
5	13	1.2
6 to 10	17	1.6
11 or more sows	—	—
No sows, 1 or more other hogs	72	6.8
Hogs, type unknown	42	4.0
Total reporting	1,058	100.0
Number not reporting	10	

Sixty-two percent of the borrowers had no hogs at the time of their first standard loan; 12 percent had 1 sow.

Table 85.--NUMBER OF SOWS LEFT ON RECORD: Number and percentage of borrowers classified by number of sows owned at time of last record after entry on standard RR program, by number of crop years after first loan

Number of sows at time of last record after entry on RR	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
No sows, no other hogs	250	35.0	33.8	42.0	31.7
1	89	12.5	14.6	12.3	8.7
2	53	7.4	8.5	9.0	4.3
3	31	4.4	5.1	4.5	2.9
4	13	1.8	2.6	1.3	1.0
5	11	1.5	0.9	1.9	2.4
6 to 10	21	2.9	3.7	2.6	1.9
11 or more	7	1.0	0.9	1.3	1.0
No sows, 1 or more other hogs	17	2.4	2.6	3.2	1.4
Hogs, type unknown	222	31.1	27.1	21.9	44.7
Total	XX	100.0	100.0	100.0	100.0
Number reporting	714		3[illegible]	155	206
Number not reporting 1/	5		1	3	1

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Thirty-five percent of the borrowers had no hogs at the time of their last record after entry on RR. The fact that for 31 percent of the borrowers it is known hogs were owned but the numbers of sows is not known, makes difficult any interpretation of the data on percentage of borrowers having different numbers of sows.

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Exhibit I

Table 16.—HOGS AND SOWS AT TIME OF FIRST SR LOAN AND LAST SR RECORD: Number of borrowers classified by number of sows owned at time of first standard loan and at time of last record after entry on standard RR program

Number of sows at time of first standard loan	Total borrowers	Borrowers by number of sows at time of last record after entry on RR: No sows, no other hogs	1	2	3	4	5	6 to 10	11 or more	No sows, but other hogs	Hogs, type unknown	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
No sows, no other hogs	446	197	52	28	11	7	6	5	3	10	123	4
1	99	26	17	9	6	2	1	3	1	1	34	—
2	64	6	8	12	5	1	2	5	—	—	28	1
3	16	1	—	1	2	—	—	3	2	1	6	—
4	7	2	—	—	1	—	1	1	1	—	1	—
5	6	—	—	1	1	—	—	1	—	—	3	—
6 to 10	10	—	1	—	1	—	1	3	—	1	3	—
11 or more	—	—	—	—	—	—	—	—	—	—	—	—
No sows, 1 or more other hogs	51	14	9	2	4	2	—	—	—	4	16	—
Hogs, type unknown	10	—	2	—	—	1	—	1	—	—	6	—
Unknown	6	4	—	—	—	—	—	—	—	—	2	—
Total 1/	719	250	89	53	31	13	11	21	7	17	222	5

1/ Inclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Although some who had hogs at the time of the first loan had none at the time of the last record and 45 percent of those who previously had no hogs still had none, the general tendency apparently was an increase in hog-raising. The nature of the data for the last year makes difficult an analysis of the shift in number of sows.

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Region X

Table 87.-NUMBER OF WORKSTOCK AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of workstock owned at time of first standard RR loan, by States

Number of workstock at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
0	324	30.6	28.7	25.1	38.6
1	71	6.7	6.9	6.0	7.2
2	148	14.0	15.6	12.5	12.6
3	101	9.6	10.8	9.3	8.4
4	120	11.4	10.8	11.9	11.4
5 or more	293	27.7	27.2	35.2	20.8
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,057		390	355	332
Number not reporting	11		3	7	1

Note: A comparable table is also available for each of the three periods of first standard loan.

Thirty-one percent of the borrowers had no workstock at the time of the first loan; the percentage was highest in Colorado, 39, and lowest in Wyoming, 25. Most frequently borrowers had 5 or more; the next most frequent was a team and third most frequent were 4 workstock. Twenty-eight percent had 5 or more.

Table 6.--Number of [illegible] loan [illegible] and percentage of borrowers classified by number of workstock owned at time of last record after entry on standard RR program, by States

Number of workstock at time of last record after entry on RR	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
0	77	10.8	12.3	7.5	12.1
1	37	5.2	4.6	6.6	4.6
2	128	18.1	20.0	15.0	18.7
3	106	14.9	15.4	16.4	12.9
4	107	15.0	15.0	13.1	16.7
5 or more	257	36.0	22.7	41.4	35.0
Total	712	100.0	100.0	100.0	100.0
Number reporting	713		260	213	240
Number not reporting	6		2	3	1

1/ Exclusive of 249 borrowers with no record after entry on RR program.

Only 11 percent of the borrowers had no workstock at the time of the last record and 36 percent had 5 or more. Eighteen percent owned just a team; 15 percent owned 3 and 15 percent owned 4 workstock. More of the Wyoming borrowers than of the other two States had workstock and had 5 or more.

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Table 89.--NUMBER OF TRACTORS, AUTOS, OR TRUCKS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of first standard RR loan, by States

Number of tractors, autos, or trucks at time of first standard loan	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Tractor					
0	679	66.0	61.1	68.3	69.4
1 or more	350	34.0	38.9	31.7	30.6
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,029		378	331	320
Number not reporting	XX		15	11	13
Auto or truck					
0	279	26.5	26.5	24.2	28.9
1 or more	774	73.5	73.5	75.8	71.1
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,053		389	335	329
Number not reporting	15		4	7	4

Note: A comparable table is also available for each of the three periods of first standard loan.

At the time of their first loan, one-third of the borrowers owned a tractor and nearly three-fourths owned an auto or truck. Tractors were most frequent in Montana. The proportion of borrowers with autos or trucks differed little among the States.

[illegible] 30 [illegible] of [illegible], [illegible] number and percentage of borrowers classified by number of tractors and autos or trucks owned at time of last report after entry on standard [illegible] program, by States

Number of tractors, autos, or trucks owned at time of last report after entry on RR	Total borrowers		Borrowers State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Tractors					
0	[illegible]	50.0	41.3	54.0	53.7
1 or more	[illegible]	50.0	58.5	46.0	46.0
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	446		277	193	216
Number not reporting 1/	53		23	18	10
Auto or truck					
0	[illegible]	32.0	34.7	29.4	31.5
1 or more	[illegible]	68.0	65.3	70.6	68.5
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	634		[illegible]	201	235
Number not reporting 1/	43		20	15	10

1/ Exclusive of 349 borrowers with no record after entry on RR programs.

By the time of the last record after entry on RR, one-half of the borrowers owned tractors; the proportion was higher in Montana than in the other two States. Sixty-eight percent of the borrowers reported owning an auto or truck.

Table 91.--LIABILITIES AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities at time of first standard RR loan

Liabilities at time of first standard loan	Total borrowers	
	Number	Percent
$0	69	6.5
$1 to $124	95	9.0
$125 to $249	82	7.7
$250 to $499	148	14.0
$500 to $749	94	8.9
$750 to $999	78	7.4
$1,000 to $1,499	114	10.8
$1,500 to $1,999	64	6.0
$2,000 to $2,999	100	9.4
$3,000 to $4,999	105	9.9
$5,000 and over	109	10.3
Total reporting	1,058	100.0
Number unknown	10	
Median liabilities	$880	

Six percent of the borrowers reported no liabilities at the time of the first loan but 10 percent reported $5,000 or more. A little more than a third of the borrowers had less than $500 of debts, one-third owed from $500 to $1,999, and the remainder, nearly a third, had $2,000 or more of indebtedness when accepted as standard borrowers.

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Table 92.-CHANGE IN LIABILITIES: Number and percentage of borrowers classified by change in liabilities from time of first standard loan to time of last record after entry on standard RR program, by number of crop years after first loan

Change in liabilities	Total borrowers		Borrowers by number of crop years after first loan		
			1 year	2 years	3 years
	Number	Percent	Percent	Percent	Percent
-$1,000 or more	30	4.2	3.5	2.6	6.8
-$999 to -$500	9	1.3	1.7	1.3	0.5
-$499 to -$250	10	1.4	1.4	0.6	1.4
-$249 to -$125	7	1.0	0.6	1.3	1.4
-$124 to -$1	9	1.3	2.3	--	0.5
$0 to $124	19	2.7	3.2	4.5	0.5
$125 to $249	43	6.0	6.6	9.0	2.9
$250 to $499	88	12.4	15.9	9.7	9.2
$500 to $999	148	20.9	23.1	22.6	15.9
$1,000 to $1,999	193	27.2	24.1	28.4	31.4
$2,000 and over	153	21.6	17.6	20.0	29.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	709		347	155	207
Number not reporting 1/	10		5	3	2
Median change in liabilities	$971		$821	$964	$1,346

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Only 9 percent of the borrowers for whom a record of change was available had decreases in their indebtedness and nearly half had increases of $1,000 or more. Seven percent of those on the program 3 years had decreased liabilities by $1,000 or more. Forty-two, 48 and 61 percent, of the borrowers on the program 1, 2, and 3 years respectively, had lowered their liabilities by $1,000 or more. The median change in amount of liabilities was an increase of $821, $964, and $1,346 for borrowers on the program 1, 2, and 3 years.

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Table 93.-LIABILITIES AT TIME OF FIRST RR LOAN AND CHANGE IN LIABILITIES: Number of borrowers classified by liabilities at time of first standard loan and by change in liabilities from time of first standard loan to time of last record after entry on standard RR program.

Liabilities at time of first standard loan	Total borrowers	Borrowers by change in liabilities: -$1,000 or over	-$999 to -$500	-$499 to -$250	-$249 to -$125	-$124 to -$1	$0 to $124	$125 to $249	$250 to $499	$500 to $999	$1,000 to $1,999	$2,000 and over	Unknown
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	43	—	—	—	—	—	—	—	2	11	15	15	—
$1 to $124	67	—	—	—	—	—	—	5	11	13	24	12	2
$125 to $249	60	—	—	—	—	—	—	2	6	16	26	10	—
$250 to $499	105	—	—	—	2	1	2	9	11	28	30	22	—
$500 to $749	64	—	—	1	—	—	3	2	12	15	18	13	—
$750 to $999	56	—	—	1	1	1	3	7	10	8	8	17	—
$1,000 to $1,499	79	—	1	—	1	3	4	5	11	15	19	20	—
$1,500 to $1,999	48	—	—	—	—	1	1	2	5	10	10	7	1
$2,000 to $2,999	67	4	2	2	2	1	1	4	8	13	13	17	—
$3,000 to $4,999	68	9	4	4	—	1	3	4	6	10	18	9	—
$5,000 and over	66	17	2	1	1	1	2	3	4	9	12	11	3
Unknown	4	—	—	—	—	—	—	—	—	—	—	—	4
Total 1/	719	30	9	9	7	9	19	43	89	148	193	153	10

1/ Exclusive of 349 borrowers with no record after entry on RR program.

Note: A comparable table is also available with borrowers classified by number of crop years (1, 2, or 3) after first standard loan.

Decreases in liabilities were infrequent for borrowers with indebtedness of less than $3,000 at the [illegible] with beginning liabilities of $2,000 and over had a decrease in debts

Table 9A.-LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number and percentage of borrowers classified by liabilities as a percentage of assets at time of first standard RR loan, by period of first standard loan

Liabilities as percentage of assets at time of first standard loan	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No liabilities	68	6.4	10.4	4.6	2.9
Less than 20	172	16.3	20.8	13.8	12.5
20.0 to 39.9	258	24.5	22.5	19.0	29.0
40.0 to 59.9	253	24.0	20.0	30.4	24.5
60.0 to 79.9	155	14.7	12.6	13.3	17.6
80.0 to 99.9	90	8.5	6.0	13.3	9.1
100.0 to 119.9	17	1.6	1.3	1.5	2.0
120.0 to 139.9	12	1.1	1.8	0.5	0.7
140.0 to 159.9	11	1.0	1.3	0.5	1.0
160.0 to 199.9	9	0.9	1.1	2.1	---
200.0 and over	10	1.0	1.1	1.0	0.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,055		452	195	408
Number not reporting	13		4	3	6

Six percent of the borrowers had no liabilities at the time of their first standard loan; 6 percent had liabilities greater than their assets.

The proportion of borrowers with no liabilities at the time of the first loan decreased each period, being 10, 5, and 3 percent in the first, second, and third periods respectively; the proportion of borrowers with some liabilities but less than 20 percent of the assets also decreased each period. At the other extreme, the percentage of borrowers with a minus net worth decreased each period, being respectively, 7, 6, and 4 percent.

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Table 35.--ASSETS AND LIABILITIES AS PERCENTAGE OF ASSETS AT TIME OF FIRST RR LOAN: Number of borrowers classified by value of assets and by liabilities as a percentage of assets at time of first standard RR loan

Value of assets at time of first standard loan	Total borrowers	Liabilities as percentage of assets at time of first standard loan: No liabilities	Less than 20	20.0 to 39.9	40.0 to 59.9	60.0 to 79.9	80.0 to 99.9	100.0 to 119.9	120.0 to 139.9	140.0 to 159.9	160.0 to 199.9	200.0 and over	Unknown
	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number	Number
Less than $125	29	13	1	3	1	—	1	2	—	1	—	5	1
$125 to $249	33	10	9	4	1	—	1	1	1	1	3	2	—
$250 to $499	84	12	23	18	10	6	4	3	1	3	2	2	—
$500 to $999	127	21	21	33	28	11	7	—	3	1	1	1	—
$1,000 to $1,499	118	1	20	37	27	16	8	4	4	—	—	—	1
$1,500 to $1,999	86	3	20	24	22	8	5	2	1	—	1	—	—
$2,000 to $2,999	138	2	21	36	40	22	10	—	1	4	2	—	—
$3,000 to $3,999	100	1	19	26	25	18	10	1	1	—	—	—	—
$4,000 to $5,999	131	3	16	32	35	25	16	2	—	1	—	—	1
$6,000 to $9,999	126	2	12	33	37	26	15	1	—	—	—	—	—
$10,000 and over	86	—	10	13	27	23	13	—	—	—	—	—	—
Unknown	10	—	—	—	—	—	—	—	—	—	—	—	10
Total	1,068	68	172	258	253	155	90	17	12	11	9	10	13

Note: A comparable table is also available for each of the three periods of first standard loan.

Table 96.-NUMBER OF LOANS: Number and percentage of borrowers classified by number of standard RR loans authorized before February 28, 1939, by period of first standard loan

Number of standard loans authorized	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
1	422	39.5	26.0	25.8	61.2
2	266	24.9	19.7	32.8	26.8
3	165	15.4	17.5	21.2	10.4
4	99	9.3	15.1	12.1	1.4
5	65	6.1	11.2	6.6	0.2
6 or more	51	4.8	10.5	1.5	----
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414

Note: A table is also available for each of the three periods of first standard loan and for all periods combined with a cross-tabulation of number of standard loans authorized and periods during which grants were received.

Forty percent of all borrowers received only 1 loan. Another 25 percent received 2 loans. One-fifth of all borrowers received 4 or more loans.

Of the borrowers who entered the program during the first period, 37 percent received 4 or more loans; only one-fourth received but a single loan.

Almost 40 percent of the borrowers receiving their first standard loan between March 1, 1938 and February 28, 1939 obtained 2 or more loans before February 28, 1939 and 12 percent received 3 or more loans.

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TABLE 77.-TENURE STATUS 1/ AND PERIOD OF LOANS: Number and percentage of borrowers classified by tenure status during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan 1/

Tenure status year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Full owner	270	26.5	30.6	34.5	*	30.6	24.0	24.3	20.6	26.6
Part owner	206	20.2	22.7	14.0	*	35.5	18.5	14.7	21.3	20.1
Owner	402	39.5	34.6	39.0	*	32.8	42.7	47.3	37.6	37.7
Tenant	9	0.7	0.5	---	*	0.4	0.8	0.3	2.8	---
Hired and unpaid farm laborer	78	7.7	5.6	4.4	*	7.7	4.5	6.7	9.2	10.4
Employee	55	5.4	4.8	2.1	*	7.0	5.8	5.7	4.3	5.2
Total	---	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0
Number reporting	1,017		396	113	42	235	621	326	143	154
Number not reporting	51		26	5	3	18	25	12	6	7

* Percentage not computed on a base of fewer than 40 cases.

1/ Tenure status is that held during major part of crop year before first standard RR loan.

2/ A part owner rents part and owns part of the farm operated.

Borrowers who were farm owners during the year before their first loan were more likely to require only one loan than were tenants or farm laborers.

Table 98.-SIZE OF FARM THAT BORROWER RAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by acres in farm during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Acres in farm year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan					Two or more loans			
				First loan between					First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
0	145	14.0	12.7	11.4	*	12.6	14.8	13.9	15.5	16.1
Under 20	20	1.9	2.5	6.1	*	1.3	1.6	3.0	---	---
20 to 49	42	4.1	6.0	15.8	*	2.5	2.8	4.8	0.7	0.6
50 to 99	91	8.8	10.7	13.2	*	10.9	7.6	10.6	5.6	3.1
100 to 174	163	15.7	14.7	19.3	*	11.3	16.4	19.8	8.5	16.8
175 to 259	59	5.7	7.2	11.4	*	4.6	4.7	4.8	1.4	7.5
260 to 499	176	17.0	23.7	18.5	*	14.2	19.2	21.3	21.1	13.0
500 to 999	147	14.2	11.7	4.4	*	15.5	15.8	13.0	21.8	16.1
1,000 and over	192	18.6	20.8	7.9	*	27.1	17.1	8.8	25.4	26.8
Total	XXX	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0
Number reporting	1,035		402	114	49	239	633	330	142	161
Number not reporting		33	20	4	2	14	13	8	5	---

*Percentage not computed on a base of fewer than 50 cases.

There is no clear-cut relationship between size of farm operated during the year before RR and the number of standard loans received.

Table 99.—CASH RECEIPTS YEAR BEFORE FIRST RR AND NUMBER OF LOANS: Number and percentage of borrowers classified by cash receipts, excluding loans, during year before first standard RR loan, by number of standard loans authorized and by period of first standard loan

Cash receipts year before first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan: One loan				Two or more loans			
				First loan between				First loan between		
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
$0	19	1.9	2.0	5.4	2.0	0.4	1.8	3.4	—	—
$1 to $124	28	2.7	4.5	7.1	4.0	3.3	1.6	3.1	—	—
$125 to $249	54	5.3	5.5	11.6	8.0	2.1	5.2	8.2	3.5	0.6
$250 to $374	105	10.3	8.5	12.5	10.0	6.3	11.5	16.0	9.9	3.8
$375 to $499	109	10.7	9.0	11.6	8.0	7.9	11.9	12.9	9.9	11.5
$500 to $749	203	20.0	20.9	23.3	28.0	18.4	19.3	19.5	18.5	19.9
$750 to $999	136	13.4	12.2	13.7	6.0	14.2	14.1	14.4	11.3	16.0
$1,000 to $1,499	184	18.1	15.7	8.0	14.0	19.8	19.6	14.4	25.6	25.1
$1,500 to $1,999	75	7.4	8.5	7.1	10.0	8.8	6.7	4.7	9.9	7.7
$2,000 to $2,499	42	4.1	4.5	2.7	8.0	4.6	3.9	0.9	5.7	8.3
$2,500 and over	62	6.1	8.7	—	2.0	14.2	4.4	2.5	5.7	7.1
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,017		401	112	50	239	616	319	141	156
Number not reporting	51		21	6	1	14	30	19	6	5

A larger proportion of the borrowers with only one loan than with two or more loans tended to show receipts of less than $250 or of $1,500 and over during the year before the first loan.

[illegible]

[illegible] Year [illegible] classified by cash farm receipts as a percentage of total cash receipts [illegible] year before first standard [illegible] loan, by number of standard loans authorized and by period of first standard loan

Cash farm receipts as percentage of total cash receipts year before first standard loan	Total borrowers		One loan				Two or more loans				
				First loan between				First loan between			
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
[illegible] farm receipts	163	10.8	11.5	9.1	*	18.1	13.0	22.9	15.5	14.1	
[illegible]	27	1.7	1.2	[illegible]	*	4.2	3.1	1.0	2.1	1.9	
[illegible]	20	[illegible]	[illegible]	1.0	*	3.1	1.9	4.2	2.9	2.5	
[illegible]	76	5.4	4.7	3.8	*	8.9	5.1	3.7	3.8	1.1	
[illegible]	32	1.2	3.7	2.3	*	1.6	3.4	6.0	5.0	1.3	
40.0 to 49.9	50	4.9	5.7	8.0	*	4.5	4.3	4.0	5.0	3.2	
50.0 to 59.9	[illegible]	[illegible]	3.7	8.8	*	3.4	4.4	3.5	[illegible]	[illegible]	
60.0 to 69.9	70	6.8	6.0	9.7	*	5.3	5.8	6.8	6.6	7.1	
70.0 to 79.9	70	6.9	6.8	6.2	*	7.0	6.9	5.8	7.2	9.[illegible]	
80.0 to 89.9	77	5.7	6.7	3.3	*	6.0	6.0	5.1	10.6	10.1	
90.0 to 100.0	[illegible]	37.2	34.3	30.2	*	38.4	39.7	35.5	36.9	42.[illegible]	
Total	[illegible]	100.0	100.0	100.0	*	100.0	100.0	100.0	100.0	100.0	
Number reporting	[illegible]		605	113	49	243	606	320	141	136	
Cases not reporting	[illegible]		[illegible]	[illegible]	[illegible]	10	[illegible]	14	6	7	

* Percentage not computed on a base of fewer than 50 cases.

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Table 101.-NET WORTH, EXCLUDING FARM REAL ESTATE, AT TIME OF FIRST RR LOAN AND NUMBER OF LOANS: Number and percentage of borrowers classified by net worth, excluding equity in farm real estate, at time of first standard RR loan, by number of standard loans authorized and by period of first standard loan

Net worth, excluding equity in farm real estate, at time of first standard loan	Total borrowers		Borrowers by number of standard loans and period of first loan								
			One loan				Two or more loans				
				First loan between				First loan between			
			Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39	Total	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
-$500 or more	30	2.9	3.0	5.3	5.9	1.2	2.8	3.3	2.1	2.5
-$499 to -$1	59	5.6	4.2	7.9	3.9	2.5	6.6	6.3	5.6	8.1
$0 to $124	62	5.9	4.0	6.1	2.0	5.0	6.6	7.2	8.3	3.7
$125 to $249	80	7.7	6.9	9.6	11.8	4.6	8.2	10.5	7.6	3.7
$250 to $499	173	16.6	15.5	18.4	15.7	14.1	17.2	21.6	10.4	14.3
$500 to $999	258	24.7	24.2	25.4	23.5	23.7	25.0	25.9	23.6	24.9
$1,000 to $1,499	158	15.1	15.0	13.2	7.8	17.4	15.2	15.0	16.0	14.9
$1,500 to $1,999	97	9.3	11.3	7.0	19.6	11.6	8.0	5.1	12.5	9.9
$2,000 to $2,999	90	8.6	11.1	5.3	7.8	14.5	7.1	3.9	8.3	12.4
$3,000 to $4,999	31	3.0	3.4	1.8	2.0	4.6	2.7	1.2	4.9	3.7
$5,000 and over	6	0.6	0.5	---	---	0.8	0.6	---	0.7	1.9
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Number reporting	1,044		406	114	51	241	638	333	144	161
Number not reporting	24		16	4	---	12	8	5	3	---

There was no clear-cut relationship between beginning net worth, exclusive of farm real estate, and the number of standard loans received.

Table 112 - [illegible] Number and percentage of borrowers classified by total amount of all loans received from FSA, by period of first standard RR loan 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0 2/	—	—	—	—	—
$1 to $124	3	0.3	0.2	—	0.6
$125 to $249	18	1.7	2.4	0.5	1.4
$250 to $499	62	5.8	8.1	2.5	4.8
$500 to $749	75	7.0	8.1	5.1	6.8
$750 to $999	109	10.2	13.2	7.6	8.2
$1,000 to $1,499	185	17.3	18.4	18.2	15.7
$1,500 to $1,999	158	14.8	15.2	15.2	14.3
$2,000 to $2,999	215	20.1	19.4	24.6	18.9
$3,000 to $3,999	100	9.4	7.0	12.1	10.6
$4,000 to $4,999	84	7.9	4.3	8.1	11.1
$5,000 and over	59	5.5	3.3	6.1	7.7
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414
Median amount of loan	$1,759		$1,485	$2,043	$1,941

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

Note: A comparable table is also available for each State in the region.

The median amount loaned by February 28, 1939 was $1,759 and exactly three-fourths of the borrowers were loaned $1,000 or more. Borrowers who entered the program during the first period received the smallest loans despite having a longer time in which to receive loans, as the median was $1,485 and only 68 percent had loans of $1,000 or more. The percentage of borrowers entering the program during the first, second and third periods who received loans of $3,000 or more was 15, 20, and 29 respectively. (13A)

Table 103.--SIZE OF LOANS: Number and percentage of standard RR borrowers classified by total amount of all loans received from FSA, by States 1/

Total amount of all loans received from FSA	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
$0 2/	—	—	—	—	—
$1 to $124	3	0.3	0.3	0.3	0.3
$125 to $249	13	1.7	0.1	1.5	3.0
$250 to $499	62	5.8	5.3	5.8	6.3
$500 to $749	75	7.0	6.3	6.1	8.1
$750 to $999	109	10.2	8.7	9.6	12.6
$1,000 to $1,499	185	17.3	16.3	18.4	18.5
$1,500 to $1,999	158	14.8	14.8	15.5	14.1
$2,000 to $2,999	215	20.1	20.3	20.0	20.2
$3,000 to $3,999	100	9.4	11.7	7.3	8.7
$4,000 to $4,999	84	7.9	8.7	9.6	5.1
$5,000 and over	59	5.5	3.6	7.9	3.0
Total	xxx	100.0	100.0	100.0	100.0
Number reporting	1,068		393	342	333
Median amount of loans	$1,759		$1,875	$1,830	$1,537

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

2/ Loan authorized but not received by February 28, 1939.

Somewhat less was loaned per borrower in Colorado than in Montana or Wyoming, the median for Colorado being $1,537 as compared with $1,875 for Montana and $1,830 for Wyoming. Colorado had the largest percentage, 49, with loans of less than $1,500 and the smallest percentage, 8, with loans totaling $4,000 or more. However, 79 percent of the Colorado borrowers as compared with 77 percent of those in Wyoming and 78 percent in Montana received loans by February 28, 1939 which totaled $1,000 or more.

Table 101.--TEN [illegible]: Percentage of standard loan [illegible] borrowers receiving specified types of loans from FSA, by period of first standard loan 1/

Type of loan	Borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Percent	Percent	Percent
Standard	100.0	100.0	100.0
Emergency	7.9	3.5	0.5
Cooperative and community service	8.1	14.1	1.7
Total number of borrowers	455	193	414

1/ Exclusive of emergency or cooperative and community service loans received before period of first standard loan.

Note: A comparable table is also available for each State in the Region.

Of the borrowers who entered the program during the first period, 1 percent had also received emergency loans and 8 percent had received cooperative and community-service loans before February 28, 1939. Fourteen percent of the second period borrowers also received community- and cooperative-service loans.

Table 3[illegible]

Capital goods, primarily livestock, was the purpose for which 43 percent of all the money was loaned; 26 percent was loaned for current farm operating expenses and 23 percent for debt settlement and refinancing. Family expenses and current farm nonoperating expenses each accounted for 4 percent of the money loaned. In the year of the initial loan, more money went for capital goods than for any other purpose. Except for the first period borrowers for whom current farm operating expenses were in the 1 place, debt settlement and refinancing was the second most important purpose of loan during the year of the initial loan. Supplemental loans were primarily for current farm operating expenses and capital goods, particularly livestock.

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Table 105.-AMOUNT OF LOANS FOR MAJOR PURPOSES: Total amount and percentage of loans authorized to borrowers by FSA, classified by major purposes and by period of first standard RR loan, by specified year during which loans were authorized

Purposes for which loans were authorized	Total borrowers		Borrowers receiving first standard loan between 3/1/36 - 2/28/37					3/1/37 - 2/28/38			3/1/38-2/28/39
				Specified year of loan				Specified year of loan			Specified year of loan
					First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)		First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-2/28/39)
	Dollars	Percent	Total Percent		Percent	Percent	Percent	Total Percent	Percent	Percent	Percent
Capital goods	1,005,406	43.2	38.7	45.6	23.7	34.3	40.6	41.6	38.7		46.4
Dwellings and equipment	165,431	7.1	9.3	9.8	6.6	10.8	6.2	5.5	7.7		5.7
Livestock and poultry	799,[illegible]	34.[illegible]	34.8	32.6	15.5	22.4	32.3	34.4	27.9		41.2
Improvement of land and buildings	46,526	2.0	2.6	2.2	1.6	3.8	2.1	1.7	3.1		1.5
Current farm operating expenses 1/	87,703	3.8	3.4	[illegible]	[illegible]	4.0	[illegible]	[illegible]	[illegible]		[illegible]
Current farm operating expenses	570,958	24.4	38.[illegible]	29.1	61.[illegible]	42.2	21.2	35.6	33.3		14.6
Debt settlement and refinancing	529,094	22.8	12.4	16.8	5.9	9.1	27.9	36.0	10.2		29.0
Family expenses	96,331	4.1	3.4	5.5	3.7	6.3	1.8	2.1	7.4		3.3
All other 2/	34,247	1.5	1.8	1.1	1.4	2.5	2.3	2.4	2.2		0.8
Total	XXX	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0		100.0
Total count	2,327,639		[illegible]	402,658	154,099	223,[illegible]	472,0[illegible]	3[illegible],407	34[illegible],613		1,011,503

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
Note: A comparable table is also available for each State in the region.

(2-[illegible])

Table 104.--AMOUNT OF [illegible] LOAN PURPOSES: Total amount and percentage of loans authorized to standard loan RR borrowers by FSA, classified by major purposes, by States

Purposes for which loans were authorized	Total amount of loans		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Dollars	Percent	Percent	Percent	Percent
Capital goods	1,005,406	43.2	46.5	47.8	33.1
Machinery and equipment	164,231	7.1	6.0	4.8	8.8
Livestock and poultry	793,629	34.1	36.3	40.1	23.7
Improvement of land and buildings	46,546	2.0	2.2	2.9	0.6
Current farm nonoperating expenses 1/	87,703	3.8	3.7	4.3	3.2
Current farm operating expenses	570,956	24.6	25.6	17.9	31.1
Debt settlement and refinancing	523,094	22.8	19.2	25.1	24.9
Family expenses	96,278	4.1	3.9	3.5	5.3
All other 2/	34,247	1.5	1.5	1.4	2.1
Total	[illegible]	100.0	100.0	100.0	100.0
Total amount	$2,323,[illegible]		$[illegible]96,607	$790,364	$[illegible]

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

While capital goods was the leading purpose of loan in each State, this purpose accounted for only 33 percent of the money loaned to Colorado borrowers, as compared to 46 percent for Montana and 48 percent for Wyoming. Livestock loans were less important in Colorado than in Montana and Wyoming. Current farm operating expenses were the second most important purpose of loan in Colorado and Montana, while in Wyoming loans for debt settlement and refinancing were in second place. Nine dollars out of every ten loaned in each of the three States went for capital goods, current farm operating expenses, and debt settlement.

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Table 107

Ninety-two percent of all borrowers received loans for some form of capital goods and 90 percent for farm operating expenses. Eighty-seven percent received loans for livestock and poultry, 66 percent for debt settlement, 59 percent for family expenses, 54 percent for machinery and equipment, 54 percent for current farm nonoperating expenses, and 30 percent for improvement of land and buildings.

The proportion of borrowers loaned money for debt settlement increased from 53 percent of the first period borrowers to 76 percent of the second and third period borrowers, but the percentage loaned money for machinery and equipment dropped from 65 percent of the first period borrowers to 52 and 44 percent of the second and third period borrowers respectively. The percentage receiving loans for current farm operating expenses dropped some from the first to the third period borrowers.

Following the first year on the RR program, borrowers most frequently were authorized additional loans for current farm operating expenses and for livestock. It is of interest that 48 percent of the first period borrowers received a loan during their third year on the program for current farm operating expenses, and 29 percent received loans for livestock, and 52 percent received a loan for some purpose.

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Region I

Table I X:

Eighty-two percent of all farmers received loans for farm operations, 78 percent received loans for livestock and poultry, 50 percent for family living expenses, 4 percent for equipment, 20 percent for farmers' share of conservation of land and buildings.

The proportion of farmers who borrowed from the farm Security Administration, but who received insufficient funds to meet all of their financial needs, ranged from 44 percent of the farmers who borrowed for equipment to 32 percent of the farmers who borrowed for operations, 30 percent of the farmers who borrowed for conservation of land and buildings, 28 percent for family living expenses, and 20 percent for livestock. The percentage of farmers who borrowed more than the amount needed for the total period by purchase was 16 percent for operations and for equipment, 14 percent for livestock, and 12 percent for conservation of land and buildings.

Although the farmers had on the 1 January 1940 more than an average number of cattle and poultry than at the beginning of the year, 15 percent of the farmers had less livestock. 15 percent received a loan during the year on the basis of farmers that 46 percent of the farmers had received a loan during the year on the basis of farmers that 32 percent received a loan for farm operations, and 20 percent received a loan for farm equipment.

Table 107.--BORROWERS AUTHORIZED LOANS FOR MAJOR PURPOSES: Number and percentage of borrowers to whom loans were authorized by FSA for major purposes, by period of first standard RR loan and by specified year during which loans were authorized

Purposes for which loans were authorized	Total Borrowers		Borrowers receiving first standard loan between 3/1/36 - 2/28/37				3/1/37 - 2/28/38			3/1/38-2/28/39
				Specified year of loan				Specified year of loan		Specified year of loan
			Total	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	Total	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	Total (3/1/38-2/28/39)
	Number	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
Capital goods	966	92.3	92.8	89.2	30.0	36.6	92.0	82.2	55.6	91.5
Machinery and equipment	579	54.2	64.9	57.2	14.5	17.8	52.0	38.9	26.3	43.5
Livestock and poultry	932	87.3	87.5	81.8	23.0	28.7	85.4	75.3	43.9	87.9
Improvement of land and buildings	319	29.9	32.0	23.2	4.8	11.4	26.3	15.7	16.2	29.2
Current farm non-operating expenses 1/	573	53.7	49.1	32.2	17.3	24.1	61.6	37.9	39.4	54.6
Current farm operating expenses	963	90.1	94.2	91.2	57.7	47.8	89.9	76.8	64.2	85.7
Debt settlement and refinancing	46	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	24.7	16.1
Family expenses	626	58.6	60.7	50.4	11.2	21.7	58.6	32.[illegible]	36.9	56.3
All other 2/	181	16.9	35.6	4.4	2.6	10.1	17.2	8.1	13.1	18.4
Unduplicated percent 3/	XXX	100.0	100.0	100.0	60.7	51.1	100.0	100.0	72.7	100.0
Total number of borrowers	1,068		456				192			414

1/ Includes current rent, taxes, interest, recording fees, etc.
2/ Includes loans for which the purposes were not known or were not otherwise classifiable.
3/ Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period in each column; borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Note: A comparable table is also available for each State in the Region. (7hC)

Table 108 - BORROWERS ADMINISTERED LOANS FOR MAJOR PURPOSES: Number and percentage of standard loan RE borrowers to whom loans were authorized by FSA for major purposes, by States

Purposes for which loans were authorized	Total Borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Capital goods	985	92.3	99.9	91.5	91.3
Machinery and equipment	579	54.2	53.5	45.9	61.3
Livestock and poultry	932	87.3	86.8	88.3	84.8
Improvement of land and buildings	319	29.9	35.6	38.3	14.4
Current farm non-operating expenses 1/	573	53.7	45.5	51.5	65.5
Current farm operating expenses	963	90.1	90.8	82.5	97.1
Debt settlement and refinancing	706	66.0	63.3	79.1	65.5
Family expenses	626	58.6	57.3	47.1	72.1
All other 2/	181	16.9	24.9	12.9	11.7
Unduplicated percent 3/	XXX	100.0	100.0	100.0	100.0
Total number of borrowers	1,068		393	342	333

1/ Includes current rent, taxes, interest, recording fees, etc.

2/ Includes loans for which the purposes were not known or were not otherwise classifiable.

3/ Percentage for each item within States is based upon total number of borrowers in the State; in each column, borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Most significant about this table is the fact that it shows that so many borrowers received loans for such a variety of major purposes. About the same proportion of borrowers, 9 out of 10, received livestock loans in each State. Colorado was high in the percentage with loans for machinery, family expenses, and current farm operating expenses whereas Wyoming was lowest of the three States in all three of these major purposes.

Table 109.- AVERAGE AMOUNT OF LOANS FOR MAJOR PURPOSES: Average amount of loans authorized by FSA to standard loan RR borrowers for major purposes from beginning of period of first standard loan through February 28, 1939, by period of first standard loan 1/

Purposes for which loans were authorized	Average amount authorized to borrowers receiving first standard loan between		
	3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars
Capital goods	767	1,043	1,290
Machinery and equipment	264	284	322
Livestock and poultry	563	903	1,144
Improvement of land and buildings	148	193	122
Current farm non-operating expenses 2/	126	162	175
Current farm operating expenses	751	562	417
Debt settlement and refinancing	432	877	932
Family expenses	164	154	142
All other 3/	209	324	110
Total	1,842	2,384	2,443

1/ Averages are based upon the number of borrowers authorized loans for the specified purposes.

2/ Includes current rent, taxes, interest, recording fees, etc.

3/ Includes loans for which the purposes were not known or were not otherwise classifiable.

Note: A comparable table is also available for each State in the region.

This table shows the increase in the average amount loaned to second and third period borrowers for capital goods, primarily livestock, as compared to the amount loaned first period borrowers and shows a similar trend with respect to loans for debt settlement. As would be expected, loans for current farm operating and family expenses averaged less for third period than second period borrowers and less for second than for first period borrowers.

(SHC)

Table 110.-BORROWERS AUTHORIZED LOANS FOR SPECIFIED CAPITAL GOODS; Number and percentage of standard loan RH borrowers to whom loans were authorized by FSA for specified types of capital goods, by States 1/

Types of capital goods for which loans were authorized	Total borrowers		Borrowers' State of residence at time of first standard loan		
			Montana	Wyoming	Colorado
	Number	Percent	Percent	Percent	Percent
Cattle	627	58.7	61.8	57.0	56.8
Hogs	372	34.8	38.4	22.8	42.9
Poultry	494	46.2	41.0	42.4	56.4
Workstock	429	40.2	41.2	33.0	46.2
Tractors	101	9.5	10.4	8.8	9.0
Both workstock and tractors 2/	47	4.4	3.6	4.1	5.7
Total number of borrowers 3/	1,068		393	342	333

1/ The percentage of borrowers authorized loans for each of the specified types of capital goods is under-reported to some extent because some borrowers were known to have been authorized loans for livestock or for machinery, although the type of livestock or machinery was not specified or was not classifiable into the specified types.

2/ Data for "both workstock and tractors" are also included in the data for "workstock" and for "tractors", each considered separately.

3/ Percentage for each item within States is based upon total number of borrowers in the State.

Note: The total and average amount authorized to borrowers is also available for each of the purposes and States designated in this table.

Fifty-nine percent of the borrowers received loans to buy cattle, 46 percent to buy poultry, 40 percent to buy workstock, 35 percent to buy hogs, and 10 percent to buy tractors. Four percent received loans for both a tractor and workstock. The percentage of borrowers made loans for hogs, poultry, and workstock was highest in Colorado. Cattle loans were most frequent in Montana.

Table VII.—AMOUNT OF LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Total amount and percentage of loans authorized to borrowers by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Type of current farm operating expense for which loans were authorized	Total amount of loans		Percent	Percent	Percent	Percent	Percent	Percent	Percent	Percent
			Percent of loans made to first standard RR borrowers							
			3/1/36 - 2/28/37			3/1/37 - 2/28/38			3/1/38 - 2/28/39	
			Specified year of loan			Specified year of loan			Specified year of loan	
			First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)		Total (3/1/38-2/28/39)	
	Dollars	Percent								
Seed and feed	224,693	30.9	41.4	44.8	10.2	22.4	37.2	31.7	23.5	29.5
Fertilizer and lime	4,162	0.7	0.1	1.0	1.6	0.6	0.2	0.7	0.3	0.3
Labor	106,227	19.8	15.9	11.7	14.3	[illegible]	30.3	[illegible]	31.5	[illegible]
Gas, oil and grease	88,260	15.5	15.6	12.1	18.7	11.4	[illegible]	13.9	15.3	15.5
Other current expenses	165,628	25.9	25.0	14.4	15.1	25.7	27.5	21.4	29.5	25.6
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
Total amount	570,000		100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
			125,000	134,000	34,000	34,000	91,000	59,000	49,000	167,000

1/ The percentage authorized for seed and feed, fertilizer and lime, gas, oil and grease, and labor is underreported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses, although the type of expense was not specified or was not classifiable into these specified types.

Note: A comparable table is also available for each State in the Region; the average amount authorized to borrowers is also available for each of the purposes and periods designated in this table and for the comparable State tables.

Of the loans for current farm operating expenses, seed and feed constituted the largest single item, 30 percent. Hired labor and gas, oil and grease were also relatively large, being 19 and 16 percent respectively.

Table 112.--BORROWERS AUTHORIZED LOANS FOR SPECIFIED CURRENT FARM OPERATING EXPENSES: Percentage of borrowers to whom loans were authorized by FSA for specified types of current farm operating expenses, by period of first standard RR loan and by specified year during which loans were authorized 1/

Types of current farm operating expenses for which loans were authorized	Borrowers receiving first standard loan between 3/1/36-2/28/37			3/1/37-2/28/38		3/1/38-2/28/39
	Specified year of loan			Specified year of loan		Specified year of loan
	First (3/1/36-2/28/37)	Second (3/1/37-2/28/38)	Third (3/1/38-2/28/39)	First (3/1/37-2/28/38)	Second (3/1/38-2/28/39)	First (3/1/38-2/28/39)
	Percent	Percent	Percent	Percent	Percent	Percent
Seed and feed	86.0	53.5	35.3	69.7	44.4	67.9
Fertilizer and lime	2.7	1.2	0.7	1.0	1.0	1.4
Labor	22.6	16.7	24.6	22.7	37.4	44.0
Gas, oil, and grease	30.5	24.3	26.8	28.8	30.3	36.5
Unduplicated percent who received loans for any current farm operating expenses 2/	91.2	57.7	47.8	76.8	64.1	85.7

1/ The percentage of borrowers authorized loans for seed and feed, fertilizer and lime, gas, oil, and grease, and labor is under-reported to some extent because some borrowers were known to have been authorized loans for current farm operating expenses although the type of expense was not specified or was not classifiable into these specified types.

2/ Includes borrowers who were authorized loans for other current farm operating expenses than those specified. Percentage for each item within each period of first standard loan is based upon total number of borrowers in the period; in each column borrowers receiving loans for one or more purposes are shown only once on "unduplicated percent" line.

Of the first period borrowers, 86 percent received loans for feed and seed during the first year on the program, 54 percent during the second, and 35 percent during the third year. A few more received loans for labor during the third year than during the first. Loans for gas, oil, and grease were made to from 24 to 30 percent of the first period borrowers each year.

Table III.--AMOUNT OF LOANS [illegible] BY THE BORROWER: Number and percentage of borrowers classified by amount of loans authorized by FSA for family expenses, by period of first standard FS loan 1/

Amount of loans authorized by FSA for family expenses	Total borrowers		Borrowers receiving first standard loan between		
			7/1/36-6/30/37	7/1/37-6/30/38	7/1/38-6/30/39
	Number	Percent	Percent	Percent	Percent
$0	482	43.4	39.2	47.4	43.8
$1 to $24	36	3.4	3.1	2.5	4.1
$25 to $49	73	6.7	6.4	5.6	8.0
$50 to $74	87	8.1	9.4	8.5	7.5
$75 to $99	66	6.9	5.9	7.6	7.8
$100 to $124	73	7.0	8.1	6.2	6.7
$125 to $149	40	3.7	3.5	3.5	3.6
$150 to $174	55	5.2	4.7	7.1	4.1
$175 to $199	24	2.2	2.0	3.5	2.4
$200 to $249	31	4.8	4.4	3.5	3.8
$250 to $299	35	3.3	4.6	1.0	2.9
$300 and over	81	7.9	8.8	8.6	6.5
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414

1/ The amount of loans for family expenses is under-reported to some extent because some borrowers were known to have been authorized loans for family expenses although the amount was not specified.

Note: A table is also available for each of the three periods of first standard loan with a cross-tabulation of amount of loans authorized for family expenses and amount of grants.

Although 59 percent of the borrowers were loaned money for family expenses, the amounts loaned were relatively small. Sixteen percent received loans of $200 or more, 18 percent from $100 to $200, and 25 percent received less than $100 for family expenses.

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Table 114.—[illegible] Number and percentage of borrowers classified by amount originally scheduled to be repaid before February 28, 1939, by period of first standard RR loan 1/

Amount originally scheduled to be repaid before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	166	15.7	—	1.0	40.2
$1 to $62	6	0.6	—	0.5	1.7
$63 to $124	33	3.1	1.2	2.5	5.3
$125 to $249	71	6.7	4.6	6.6	8.5
$250 to $374	76	7.1	5.3	8.6	3.5
$375 to $499	80	7.5	5.9	11.6	7.2
$500 to $749	159	14.9	27.3	18.6	10.4
$750 to $999	126	11.8	13.4	17.7	7.2
$1,000 to $1,499	169	15.8	24.1	15.7	6.8
$1,500 to $1,999	77	7.2	11.2	7.1	2.9
$2,000 to $2,499	41	3.8	5.9	3.6	0.7
$2,500 and over	60	5.6	11.0	4.5	0.2
Total	[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan, other than standard, in an earlier period.

Table 115.-REPAYMENTS MADE: Number and percentage of borrowers classified by repayments made before February 28, 1939, by period of first standard RR loan 1/

Repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	241	22.6	8.8	11.1	43.2
$1 to $62	61	5.7	5.9	3.5	6.5
$63 to $124	89	8.3	7.7	8.6	8.9
$125 to $249	128	12.0	14.0	10.1	10.6
$250 to $374	137	12.8	13.8	16.8	9.9
$375 to $499	77	7.2	8.3	11.6	3.9
$500 to $749	122	11.4	14.4	14.1	6.8
$750 to $999	81	7.6	11.0	8.1	3.6
$1,000 to $1,499	78	7.3	8.6	12.1	3.6
$1,500 to $1,999	22	2.1	3.3	1.5	1.0
$2,000 to $2,499	17	1.6	2.4	1.0	1.0
$2,500 and over	15	1.4	1.8	1.5	1.0
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Studied in conjunction with table 114, this table shows, for instance, that 52 percent of borrowers beginning the first period were originally scheduled to repay at least $1,000 by the end of the third period, but only 16 percent repaid as much as $1,000. Corresponding percentages of borrowers who began in the second period were 33 and 16 percent, and for borrowers accepted in the last period were 11 and 7 percent.

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Table III.—SCHEDULED AND REPAYMENTS MADE: Number of standard RR borrowers classified by amount originally scheduled to be repaid before February 28, 1939 and by repayments made before February 28, 1939

Amount originally scheduled to be repaid before 1/28/39 1/	Total borrowers	Total repayments made before 2/28/39 2/											
		$0	$1 to $62	$63 to $124	$125 to $249	$250 to $374	$375 to $499	$500 to $749	$750 to $999	$1,000 to $1,499	$1,500 to $1,999	$2,000 to $2,499	$2,500 and over
	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.	No.
$0	168	139	7	6	4	1	2	1	2	1	—	—	2
$1 to $62	8	4	3	1	—	—	—	—	—	—	—	—	—
$63 to $124	33	9	1	15	2	4	1	—	1	—	—	—	—
$125 to $249	71	12	9	11	21	6	2	6	1	—	—	—	1
$250 to $374	96	8	6	9	15	20	8	7	3	—	—	—	—
$375 to $499	83	11	4	8	8	22	17	13	1	4	1	—	—
$500 to $749	159	19	9	14	24	28	14	30	13	8	1	1	—
$750 to $999	126	16	7	9	13	21	12	14	20	8	2	—	—
$1,000 to $1,499	169	13	10	10	27	20	6	36	30	28	4	1	2
$1,500 to $1,999	77	5	1	4	9	13	5	12	8	11	5	3	1
$2,000 to $2,499	41	1	2	—	4	4	1	9	6	6	2	1	1
$2,500 and over	60	1	2	2	1	1	8	6	4	13	7	1	4
Total	1,068	243	61	89	128	137	77	129	81	78	23	12	13

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

2/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Note: A comparable table is also available for each of the three periods of first standard loan.

(1)

Tables 117, 118 and 119

Almost two-thirds of the borrowers had their loans renewed before February 28, 1939; 39 percent of the borrowers who received their first standard loan during 1938-39 had their loans renewed within this same 12-month period; 77 percent of those receiving their first standard loan during 1937-38 and 83 percent of those first coming on the standard loan program during 1936-37 had their loans renewed by February 28, 1939.

Nearly one borrower in 10 made no repayments even though repayments were scheduled. One-fourth, 24 percent, of the first period borrowers repaid about as much or more as scheduled and 32 percent of the second period borrowers met, or better than met, their original repayment schedule. Fifty-five percent of the first period borrowers repaid less than half as much as first scheduled to be repaid by February 28, 1939.

Wyoming borrowers came closest to meeting their repayment schedule, repaying 69 percent of the total amount originally scheduled to be repaid by February 28, 1939 while Colorado borrowers had the poorest record, repaying 43 percent. Montana borrowers repaid 50 percent of the amount scheduled. The percentages repaid were 45, 56 and 71 for first , second and third period borrowers respectively. A little better than half as much, 52 percent, was repaid as originally scheduled before February 28, 1939.

[illegible] 1929, July and Aug

Almost two-thirds of [illegible] 26, 1929, 39 percent of [illegible] during 1929-30 had [illegible] 77 percent of these renewals [illegible] percent of those that could [illegible] under loans renewed by Sept[illegible] [illegible] 24, 1929.

Nearly one borrower [illegible] more individual, one-fourth [illegible] about as most, or more as [illegible] renewed not, or better than [illegible] percent of the first period [illegible] extended to be repaid by [illegible]

Trading borrowers are [illegible] paying 40 percent of the [illegible] February 26, 1930 while [illegible] percent. Borrowers borrowing [illegible] renewals paid were 46, [illegible] renewals respectively. [illegible] repaid or individually extend[illegible]

[illegible] borrowers had [illegible] before renewed before [illegible] [illegible] renewed their first [illegible] [illegible] 24, 1929.

[illegible] 1929-30 had [illegible] 24, 1929.

Nearly one borrower [illegible] more individual, one-fourth [illegible] about as most, or more as [illegible] renewed not, or better than [illegible] percent of the first period [illegible] extended to be repaid by [illegible]

[illegible] 26, 1929.

Trading borrowers are [illegible] paying 40 percent of the [illegible] February 26, 1930 while [illegible] percent. Borrowers borrowing [illegible] renewals paid were 46, [illegible] renewals respectively. [illegible] repaid or individually extend[illegible]

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Section I.

Table 117.—PERCENTAGE OF SCHEDULED REPAYMENTS MADE. Number and percentage borrowers classified by percentage of scheduled repayments made before February 28, 1939 and by whether or not loans were renewed or extended before February 28, 1939 by period of first standard loan 1/

Percentage of scheduled repayments made before 2/28/39	Total borrowers		Borrowers receiving first standard loan in: 3/1/35-2/29/36			3/1/36-2/28/38			3/1/38-		
			Total	Renewed or extended	Not renewed or extended	Total	Renewed or extended	Not renewed or extended	Total	Renewed or extended	Not renewed or extended
	No.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.	Pct.
0 repayments, but repayments scheduled	102	9.8	8.8	9.[illegible]	[illegible]	[illegible]	[illegible]	*	9.9	[illegible]	[illegible]
Less than 30.0	208	19.7	15.3	24.[illegible]	11.2	[illegible]	[illegible]	*	11.[illegible]	[illegible]	[illegible]
30.0 to 49.9	127	11.5	13.1	18.[illegible]	10.6	14.6	15.1	*	7.[illegible]	[illegible]	[illegible]
50.0 to 69.9	115	10.4	13.2	16.[illegible]	7.8	10.6	12.[illegible]	*	8.[illegible]	[illegible]	[illegible]
70.0 to 89.9	68	6.1	7.3	[illegible]	3.[illegible]	6.5	6.[illegible]	*	[illegible]	[illegible]	[illegible]
90.0 to 109.9	116	10.5	14.7	[illegible]	8.5	9.6	9.5	*	9.[illegible]	[illegible]	[illegible]
110.0 to 129.9	21	1.9	2.1	2.9	1.9	2.5	2.6	*	[illegible]	[illegible]	[illegible]
130.0 to 149.9	15	1.4	1.5	0.8	5.2	1.5	2.0	*	1.2	2.1	[illegible]
150.0 to 199.9	26	2.3	[illegible]	[illegible]	6.5	2.9	2.5	*	[illegible]	[illegible]	[illegible]
200.0 and over	24	2.2	1.[illegible]	[illegible]	3.9	6.5	4.9	*	3.1	[illegible]	[illegible]
0 repayments, no repayments scheduled	159	14.5	—	—	—	—	—	*	9.[illegible]	—	[illegible]
Repayments, no repayments scheduled	49	4.7	—	—	—	—	—	*	6.[illegible]	—	[illegible]
Total	1,111	100.0	100.0	100.0	100.0	100.0	100.0	*	100.0	100.0	[illegible]
Not for reporting	1,068	[illegible]	456	378	77	148	102	46	416	14[illegible]	[illegible]

* Percentage not computed on a base of fewer than 50 cases.

1/ Exclusive of repayments scheduled or repayments made before period during which the standard loan was made for borrowers receiving a loan other than standard in an earlier period.

Table 118.--TOTAL REPAYMENTS SCHEDULED: Total amount of loans originally scheduled to be repaid to FSA before February 28, 1939, by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total amount	Amount originally scheduled to be repaid before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Dollars	Dollars	Dollars	Dollars
Montana	399,[illegible]00	235,210	95,347	69,243
Wyoming	212,[illegible]64	113,544	64,305	34,815
Colorado	359,[illegible]94	229,586	85,831	44,477
Total, all States	912,[illegible]58	578,240	185,483	148,535
Total number of borrowers	1,068	456	198	414

1/ Exclusive of repayments scheduled to be made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Table 119.-TOTAL REPAYMENTS MADE: Total amount of repayments made to FSA before February 28, 1939 by period of borrowers' first standard RR loan, by States 1/

Borrowers' State of residence at time of first standard loan	Total amount	Repayments made before 2/28/39 by borrowers receiving first standard loan between 3/1/36-2/28/37	3/1/37-2/28/38	3/1/38 2/28/39
	Dollars	Dollars	Dollars	Dollars
Montana	169,[illegible]65	89,433	25,248	54,984
Wyoming	146,[illegible]63	65,657	51,481	29,825
Colorado	155,[illegible]47	107,745	26,619	21,183
Total, all States	472,[illegible]75	262,835	103,348	105,892
Total number of borrowers	1,[illegible]3	456	198	414

1/ Exclusive of repayments made before period during which first standard loan was received for borrowers receiving a loan other than standard in an earlier period.

Table 210 - [illegible] Grants [illegible]: Number and percentage of borrowers classified by periods during which grants were received, between March 1, 1936 and February 28, 1939, by period of first standard SE loan

Periods during which grants were received and periods 3/1/36-2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No grants	401	13.1	19.4	14.3	10.1
1936-37 only	75	7.2	14.7	3.8	2.1
1936-37, 1937-38	75	7.0	10.3	5.2	3.4
1936-37, 1937-38, 1938-39	171	16.6	23.7	9.1	7.2
1936-37, 1938-39	9	0.6	1.1	0.5	0.7
1937-38 only	32	4.0	3.4	11.4	2.7
1937-38, 1938-39	62	5.7	3.0	7.1	7.0
1938-39 only	36	3.1	4.4	8.2	8.0
Total	1[illegible]	100.0	100.0	100.0	100.0
Number reporting	1,[illegible]		4[illegible]	138	4[illegible]
1936-37	31.1		31.3	26.7	33.6
1937-38	33.6		43.6	31.9	31.3
1938-39	47.8		33.1	41.7	34.8

Note: A table is also available, for each of the three periods of first standard loan and for all periods combined, with a cross-tabulation of periods during which grants were received and number of standard loans authorized.

Over half the borrowers did not receive any grants between March 1, 1936 and February 28, 1939; this was true for 30, 32, and 49 percent of the first, second, and third period borrowers respectively. Borrowers were most likely to receive grants during the same period they were accepted as standard loan borrowers. Seventeen percent received grants during only 1 year, 14 percent during 2 years, and 16 percent during all 3 years. Nearly fourth of the first period borrowers received grants every year.

[illegible]

Table 121.-AMOUNT OF GRANTS: Number and percentage of borrowers classified by amount of grants received before February 28, 1939 by period of first standard RR loan 1/

Amount of grants received before 2/28/39	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
$0	600	56.2	39.1	55.5	75.2
$1 to $24	26	2.4	2.3	--	2.7
$25 to $49	63	5.9	6.[illegible]	5.6	5.8
$50 to $74	59	5.5	5.3	6.1	5.3
$75 to $99	50	4.7	4.3	9.6	2.9
$100 to $149	56	5.2	6.5	6.1	3.4
$150 to $199	44	4.1	7.2	1.5	1.9
$200 to $299	63	5.9	9.4	7.1	1.4
$300 to $399	39	3.7	5.7	4.5	1.0
$400 to $499	23	2.2	3.7	2.5	0.2
$500 and over	45	4.2	9.0	1.5	0.2
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		4[illegible]	198	414

1/ Amount received from beginning of period of first standard loan through February 28, 1939.

Note: A table is also available for each of the three periods of first standard loan with a cross-tabulation of amount of grants and amount of loans authorized for family expenses

Fifty-six percent of the borrowers did not receive any grants after receiving the first standard loan; this was true for 39, 56, and 75 percent of the first, second, and third period borrowers, respectively. Eighteen, 8, and 1 percent of the borrowers in the three respective periods received $300 or more in grants.

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Region X

Table 122

Sixty-one percent of all borrowers received no grants after the period of the first standard loan; this was true of [illegible] percent of the first and 78 percent of the second period borrowers. Of the first period borrowers, 39 percent made repayments and also received grants after their first year on the standard loan program and 8 percent received grants but made no repayments; 14 percent received grants equal to or in excess of the amount repaid.

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Region X

Table 122.--GRANTS IN RELATION TO REPAYMENTS: Number and percentage of borrowers classified by grants received in relation to repayments made after period of first standard loan and before February 28, 1939, by period of first standard RR loan

Relation of grants to repayments	Total borrowers		Borrowers receiving first standard loan between	
			3/1/36-2/28/37	3/1/37-2/28/38
	Number	Percent	Percent	Percent
No grants, no repayments	60	9.2	7.2	13.7
No grants, some repayments	339	51.8	46.2	64.7
Some grants, no repayments	38	5.8	7.5	2.0
Some grants, some repayments	217	33.2	39.1	19.6
Grants as percentage of repayments				
Less than 30	86	13.2	13.8	11.6
30.0 to 49.9	35	5.4	6.1	3.5
50.0 to 69.9	16	2.4	3.1	1.0
70.0 to 89.9	10	1.5	2.0	0.5
90.0 to 109.9	17	2.6	3.7	---
110.0 to 129.9	6	0.9	1.3	---
130.0 to 149.9	3	0.5	0.7	---
150.0 to 199.9	10	1.5	2.0	0.5
200.0 and over	34	5.2	6.4	3.5
Total	XXX	100.0	100.0	100.0
Number reporting	654		456	198

1/ Exclusive of borrowers receiving first standard loan between 3/1/38 and 2/28/39.

Table 123.--DEBT ADJUSTMENT: Number and percentage of standard loan RR borrowers classified by type of debt adjustment service received through FSA before February 28, 1939, by period of first standard loan 1/

Type of debt adjustment	Total borrowers		Borrowers receiving first standard loan between		
			3/1/36-2/28/37	3/1/37-2/28/38	3/1/38-2/28/39
	Number	Percent	Percent	Percent	Percent
No adjustment	847	79.3	88.8	76.8	70.0
Debt reduction	220	20.6	11.0	23.2	30.0
Adjustments other than debt reduction 2/	1	0.1	0.2	---	---
Adjustments, type unknown	---	---	---	---	---
Total	XXX	100.0	100.0	100.0	100.0
Number reporting	1,068		456	198	414

1/ Borrowers receiving debt reduction and additional type of debt adjustment are included only in the "debt reduction" classification.

2/ Includes extension of payments, interest rate reductions, etc.

Note: A comparable table is also available for each State in the Region.

One borrower in five had his debts reduced through FSA's debt-adjustment service. The percentage with debt reduction increased steadily, being 11, 23, and 30 percent of first, second, and third period borrowers, respectively.

ITEMS ON PUNCH CARD
For Each Borrower Included in
Study of FSA Standard Loan RR Borrowers

This list of items on the punch card prepared for each borrower is included with this set of tabular data because it summarizes the type of information obtained from the records in the regional offices which is being used in the detailed analysis. The number entered parenthetically after the items indicates the number of classes into which each item was broken down for analytical purposes.

Punch card column	Item and number of classes for each item
1	Region
2	State (or comparable area)
3	Period borrower received first standard RR loan (3)
4,5	County
6,7	Line number (case identification on transcription sheets)
8,9	Number of crop years between first standard RR loan and last available record of performance after entry on standard RR program, in combination with period of first standard RR loan and specified last year of record (11)
10	Total amount of all loans received (12)
11	Number of standard loans authorized (6)
12*	Amount originally scheduled to be repaid (12)
13	Amount of repayments made (12)
14	Amount of grants received (12)
15	Debt reduction (2)
16*	Tenure status year before RR (7)

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* Data for Region III are comparable with those for other 11 regions.

Punch card column	Item and number of classes for each item
17*	Tenure status year of last RR record (7)
18*	Type and length of lease year before RR (9)
19*	Type and length of lease year of last RR record (9)
20**	Receipts from AAA year before RR (12)
21	Receipts from off-farm work year before RR (12)
22	Family operating expenses year before RR (12)
23	Net cash income, year before RR (12)
24**	Receipts from AAA year of last RR record (12)
25	Receipts from off-farm work year of last RR record (12)
26*	Major source of receipts year before RR (12)
27*	Major source of receipts year of last RR record (12)
28	Family operating expenses year of last RR record (12)
29	Net cash income year of last RR record (12)
30*	Number of agricultural enterprises year before RR (12)
31*	Number of agricultural enterprises year of last RR record (12)
32	Acres in crops year before RR (12)
33	Size of farm year before RR (10)
34**	Garden year before RR (4)
35	Acres in crops year of last RR record (12)
36	Size of farm year of last RR record (10)
37**	Garden year of last RR record (4)
38**	Number of cows at time of first standard RR loan (12)

** Not available for Region III.

[illegible] in Dec. on [illegible].

Punch card column	Item and number of classes for each item
39**	Number of cows at time of last RR record (12)
40**	Number of cows at time of first standard RR loan (11)
41**	Number of cows at time of last RR record (11)
42**	Number of sows at time of first standard RR loan (11)
43**	Number of sows at time of last RR record (11)
44**	Number of times changed farms since first standard RR loan (6)
45*	Repayments made as percentage of scheduled repayments (12)
46	Grants as percentage of repayments made subsequent to period of first standard loan (12)
47	Farm receipts year before RR (12)
48	Amount change in farm receipts from year before RR to year of last RR record (12)
49	Total cash receipts, excluding loans, year before RR (12)
50	Amount change in total cash receipts, excluding loans, from year before RR to year of last RR record (12)
51	Farm receipts as percentage of total cash receipts, year before RR (12)
52	Farm receipts as percentage of total cash receipts, year of last RR record (12)
53	Actual as percentage of planned total cash receipts in 1938-39 (8)
54	Value of farm land and buildings owned at time of first standard RR loan (12)
55***	Value of livestock and equipment owned at time of first standard RR loan (12)

*** Data for Region X not comparable with data for other 11 regions.

Item number	[illegible]	[illegible]
[illegible]	Number of [illegible] as at time of last RR record (12)	
[illegible]	Number of [illegible] as at time of first stocking RR [illegible] (12)	
[illegible]	Number of [illegible] as at time of last RR record (12)	
[illegible]	Number of [illegible] as at time of first stocking RR [illegible] (12)	
[illegible]	Number of [illegible] as at time of last RR record (12)	
[illegible]	[illegible] [illegible] (12)	
[illegible]	Expenditure [illegible] as a percentage of accumulated [illegible] (12)	
[illegible]	[illegible] [illegible]	
[illegible]	[illegible]	
[illegible]	[illegible] RR [illegible] (12)	
[illegible]	[illegible]	
[illegible]	[illegible] [illegible] RR [illegible] (12)	
[illegible]	[illegible] as a percentage of total cash receipts [illegible] RR (12)	
[illegible]	[illegible] as a percentage of total cash receipts [illegible] RR record (12)	
[illegible]	[illegible] of planned total cash receipts [illegible] (8)	
[illegible]	Value of [illegible] land and buildings owned at time of first [illegible] and RR [illegible] (12)	
[illegible]	Value of [illegible] and equipment owned at time of first [illegible] and RR [illegible] (12)	
[illegible]	[illegible] for [illegible] [illegible] compared to [illegible] for other [illegible] [illegible]	

Punch card column	Item and number of classes for each item
56	Value of assets at time of first standard RR loan (12)
57	Amount change in value of farm land and buildings owned from time of first standard loan to time of last RR record (12)
58***	Amount change in value of livestock and equipment owned from time of first standard loan to time of last RR record (12)
59	Liabilities at time of first standard RR loan (12)
60	Amount change in liabilities from time of first standard loan to time of last RR record (12)
61	Net worth, including farm real estate, at time of first standard RR loan (12)
62	Liabilities as percentage of assets at time of first standard RR loan (12)
63	Net worth, excluding farm real estate, at time of first standard RR loan (12)
64	Amount change in net worth, including farm real estate, from time of first standard loan to time of last RR record (1[illegible])
65	Amount change in net worth, excluding farm real estate, from time of first standard RR loan to time of last RR record (1[illegible])
66	Amount of loans authorized for capital goods (12)
67	Amount of loans authorized for debt settlement and refinancing (12)
68	Amount of loan authorized for family expenses (12)
69	Amount of loan authorized for current farm operating and non-operating expenses and family expenses (12)
70*	A. Years on farm to be operated crop year of first standard RR loan (4) B. Relief aid received prior to first standard RR loan (3)
71*	Family type (10)

Punch card column	Item and number of classes for each item
72	Household size (12)
73	Age of head (7)
74	Education of head (12)
75*	Number of male youth (nonheads) aged 16-24 (5)
76**	Disabilities of head and other family members (5)
77*	A. Status of borrower on FSA standard RR program as of February 28, 1939 (8) B. Loans renewed or extended (2)
78	A. Color (3) B. Years during which grants received (8)